

Helena.....AnnaCo Trust Company
College Savings Trust

MONTANA NATIONAL BANKS AND TRUST COMPANIES
(Cities with branches are in italics)

Valley Bank of Helena (?)	
East Helena	
Jordan	Garfield County Bank
Kalispell	Glacier Bank (?)
	Anacanda
	Columbia Falls
	Polson
	Bigfork
	Butte
	Evergreen
	Libby
Three Rivers Bank of Montana	
Valley Bank	

Laurel	Yellowstone Bank (?)	
	Absarooke	Billings
Lincoln	First Bank of Lincoln	
Lolo	Bitterroot Valley Bank	
	Bonner	Frenchtown
Malta	First Security Bank (?)	St. Regis
	First State Bank (?)	
Mannattan	Mannattan State Bank	
	Amsterdam	Three Forks
Miles City	Stockman Bank of Montana	
	Billings	Bozeman
	Glendive	Great Falls
	Plentywood	Riceley
	Winnaux	Worden
		Cut Bank
		Hustham
		Terry

Community Bank of Missoula (f)	
First Security Bank (f)	
<i>Hamilton</i>	
Flint Creek Valley Bank (f)	
<i>Butte</i>	
Drummond	
Montana State Bank (f)	
First Citizens Bank (f)	
Poison	
Phillipsburg	
Plentywood	

Roman	East Mississippi Community Bank, Inc. (†) <i>Pablo Poison</i>	
	Valley Bank of Roman (†)	
	<i>Arlee Hot Springs</i>	<i>Thompson Falls</i>
Roundup	First Security Bank	
St Ignatus	Lake County Bank (†)	

Shelby	First State Bank
Sidney	1st Bank (f)
Stanford	Basin State Bank
	Lewistown
Thompson Falls	First State Bank
	Dillon
	Plains

Victor	Farmers State Bank (f)	Stevensville
Whitfish	Darby Florence	
Wolf Point	Glacier Bank of Whitfish (f)	
	Eureka	
	Western Bank of Wolf Point (f)	

STATE BANKING BOARD ACTIONS:
None.

**DIVISION OF BANKING AND FINANCIAL INSTITUTIONS
ADMINISTRATIVE ACTIONS:**
On these dates, approved applications by these banks to open

4/8/2004 - First Community Bank, Glasgow - Helena

No. 270

**MONTANA
STATE BANKS**

**NATIONAL BANKS
AND
TRUST COMPANIES**

June 30, 2004

Steve Bender Acting Director, Department
of Administration
Annie M. Goodwin..... Commissioner of Banking
& Financial Institutions

Chris Olson	Deputy Commissioner
Bob Fitzsimmons	Deputy Commissioner
James Darfler	Chief Examiner
Susan Pendergast	Office Supervisor
Donna Zollinger	Administrative Support

Steve Caruso	Bank Examination Manager
Paul Staudohar	Senior Bank Examiner
Patricia Doherty	Senior Bank Examiner
David Novotny	Bank Examiner
Noela Taylor	Bank Examiner
Paul Reynolds	Bank Examiner
Shannon Gardner	Bank Examiner
Linda Hurlock	Bank Examiner

Darryl Redman	Bank Examination Manager
Barry Smith	Senior Bank Examiner
Kelly Blomsted	Bank Examiner
Tanya Wetzel	Bank Examiner
Darrin Maas	Bank Examiner
Michael Webb	Bank Examiner
Ronald Rusko	Bank Examiner
Eric Astrup	Bank Examiner

Aggregate Assets, Liabilities and Capital of 63 state banks and 4 trust companies, June 30, 2004, compared with 64 state banks and 4 trust companies, June 30, 2003.



(000 omitted)

	(000 omitted)		
	June 30 2004	June 30 2003	Increase/Decrease \$ %
ASSETS			
Cash and Balances Due from Banks.....	\$660,903	\$647,687	\$13,216 2.04
Securities - Held to Maturity.....	255,273	278,324	(23,051) (8.28)
Securities - Available for Sale.....	2,565,459	2,366,233	199,226 8.42
Securities - Held for Trading.....	0	0	0 0.00
Total Securities.....	2,820,732	2,644,557	176,175 6.66
Funds Sold & Repurchase Agreements.....	116,791	134,361	(17,570) (13.08)
Loans and Leases.....	8,164,048	7,495,591	668,457 8.92
Less: Allowance for Loan and Lease Losses.....	120,929	113,249	7,680 6.78
Net Loans and Leases.....	8,043,119	7,382,342	660,777 8.95
Fixed Assets.....	292,666	271,762	20,904 7.69
Other Real Estate Owned.....	12,826	14,381	(1,555) (10.81)
Other Assets.....	444,309	403,411	40,898 10.14
TOTAL ASSETS	\$12,391,346	\$11,498,501	\$892,845 7.76
LIABILITIES			
Interest-Bearing Deposits.....	\$7,477,916	\$7,216,807	\$261,109 3.62
Non-Interest-Bearing Deposits.....	1,979,496	1,733,221	246,275 14.21
Funds Purchased & Repurchase Agreements.....	616,971	565,069	51,902 9.19
Demand Notes.....	4,414	0	4,414 N/A
Other Borrowed Funds.....	1,093,392	801,530	291,862 36.41
Other Liabilities.....	67,307	80,173	(12,866) (16.05)
TOTAL LIABILITIES	\$11,239,496	\$10,396,800	\$842,696 8.11
CAPITAL			
Subordinated Notes and Debentures.....	\$0	\$0	0 0.00
Preferred Stock.....	262	0	262 N/A
Common Stock.....	118,802	127,381	(8,579) (6.73)
Surplus.....	753,086	688,855	64,231 9.32
Undivided Profits and Capital Reserves.....	297,798	262,736	35,062 13.34
Unrealized Securities Gains & Losses (FASB 115).....	(18,098)	22,729	(40,827) (179.63)
TOTAL CAPITAL	\$1,151,850	\$1,101,701	\$50,149 4.55
TOTAL LIABILITIES AND CAPITAL	\$12,391,346	\$11,498,501	\$892,845 7.76

June 30

	2004	2003
STATE BANKS		
Total Loans and Leases to Total Assets.....	65.25%	64.55%
Total Loans and Leases to Total Deposits.....	86.32%	83.75%
Total Capital and Reserve Accounts to Total Assets.....	10.17%	10.46%
Tier 1 Capital to Total Assets.....	9.30%	9.58%
Allowance for Loan and Lease Losses to Total Loans.....	1.48%	1.51%

Aggregate Assets, Liabilities and Capital of 14 national banks, June 30, 2004, compared with 15 national banks, June 30, 2003. Compiled from information provided by Montana national banks.

(000 omitted)

	(000 omitted)		
	June 30 2004	June 30 2003	Increase/Decrease \$ %
ASSETS			
Cash and Balances Due from Banks.....	\$82,953	\$218,081	(\$135,128) (61.96)
Securities - Held to Maturity.....	42,460	40,791	1,669 4.09
Securities - Available for Sale.....	118,657	155,909	(37,252) (23.89)
Securities - Held for Trading.....	0	0	0 0.00
Total Securities.....	161,117	196,700	(35,583) (18.09)
Funds Sold & Repurchase Agreements.....	16,102	581,931	(565,829) (97.23)
Loans and Leases.....	1,053,658	1,612,244	(558,586) (34.65)
Less: Allowance for Loan and Lease Losses.....	13,403	23,070	(9,667) (41.90)
Net Loans and Leases.....	1,040,255	1,589,174	(548,919) (34.54)
Fixed Assets.....	42,731	56,679	(13,948) (24.61)
Other Real Estate Owned.....	2,244	100	2,144 4.66
Other Assets.....	38,941	127,454	(88,513) (69.45)
TOTAL ASSETS	\$1,384,343	\$2,772,163	(\$1,387,820) (50.06)
LIABILITIES			
Interest-Bearing Deposits.....	\$971,834	\$1,806,261	(\$834,427) (46.20)
Non-Interest-Bearing Deposits.....	199,168	487,963	(288,795) (59.18)
Funds Purchased & Repurchase Agreements.....	25,002	202,074	(177,072) (87.63)
Demand Notes.....	0	0	0 0.00
Other Borrowed Funds.....	50,623	22,186	28,437 128.18
Other Liabilities.....	10,234	26,088	(15,854) (60.77)
TOTAL LIABILITIES	\$1,256,861	\$2,544,572	(1,287,711) (50.61)
CAPITAL			
Subordinated Notes and Debentures.....	\$0	\$10,250	(10,250) (100.00)
Preferred Stock.....	0	0	0 0.00
Common Stock.....	21,978	65,721	(43,743) (66.56)
Surplus.....	41,435	75,110	(33,675) (44.83)
Undivided Profits and Capital Reserves.....	64,833	72,575	(7,742) (10.67)
Unrealized Securities Gains & Losses (FASB 115).....	(764)	3,935	(4,699) (119.42)
TOTAL CAPITAL	\$127,482	\$227,591	(100,109) (43.99)
TOTAL LIABILITIES AND CAPITAL	\$1,384,343	\$2,772,163	(\$1,387,820) (50.06)
GRAND TOTAL - ALL BANKS IN MONTANA	\$13,775,689	\$14,270,664	(\$494,975) (3.47)

June 30

	2004	2003
NATIONAL BANKS		
Total Loans and Leases to Total Assets.....	75.38%	57.68%
Total Loans and Leases to Total Deposits.....	89.98%	70.27%
Total Capital and Reserve Accounts to Total Assets.....	10.08%	8.97%
Tier 1 Capital to Total Assets.....	9.21%	7.84%
Allowance for Loan and Lease Losses to Total Loans.....	1.27%	1.43%

MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee	Yellowstone Bank (f)
Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Beit	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank (f)
	First Citizens Bank
	First Interstate Bank of Commerce (f)
	Rocky Mountain Bank (f)
	Stockman Bank
	Yellowstone Bank (f)
Boulder	First Boulder Valley Bank
Bozeman	First Security Bank
Bridger	Bank of Bridger
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	Citizens State Bank of Choteau (f)
Columbus	The Yellowstone Bank (f)
Conrad	Farmers State Bank of Montana (f)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
	Q Bank (f)
Froid	First State Bank (f)
Glasgow	First Community Bank (f)
	Valley Bank of Glasgow
Glendive	Community First Bank
	FirstWest Bank
Great Falls	TrustCorp
Hamilton	Citizens State Bank
	Ravalli County Bank (f)
Hardin	Little Horn State Bank
Havre	First Security Bank (f)
Helena	First Security Bank
	Valley Bank of Helena
Jordan	Garfield County Bank
KalisPELL	First Security Bank
	TrustCorp West
	Valley Bank
Laurel	First Security Bank (f)
	Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co.
Missoula	Advisor's Trust Co.
	Community Bank of Missoula (f)
	First Security Bank (f)
Philipsburg	Flint Creek Valley Bank (f)
Plentywood	Montana State Bank (f)
Polson	First Citizens Bank (f)
	Security State Bank & Trust Co. (f)
Poplar	Traders State Bank

Ronan	Ronan State Bank (f)
	Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
	Richland Bank & Trust
Stanford	Basin State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	American Bank (f)
	Mountain Bank
Wolf Point	Western Bank of Wolf Point (f)
	(f) Member of the Federal Reserve System

BRANCH LOCATIONS OF STATE BANKS

Flathead Bank - Bigfork	
Lakeside	
Big Sky Western Bank - Big Sky	
Four Corners	
American Bank - Billings	Livingston
Big Timber	Bozeman
First Interstate Bank of Commerce - Billings	
Billings (2)	Colstrip
Bozeman	Gardiner
Rocky Mountain Bank - Billings	
Broadus	Plains
Harlem	Plentywood
Stockman Bank - Billings	
Hysham	Worden
Bank of Bridger - Bridger	
Joliet	
First Boulder Valley Bank - Boulder	
Montana City	
Farmers State Bank - Conrad	
Cut Bank	
Q Bank - Fort Benton	
Geraldine	
First Community Bank - Glasgow	
Culbertson	Hinsdale
FirstWest Bank - Glendive	
Richey	Wibaux
Bitterroot Valley Bank - Lolo	
Frenchtown	St. Regis
Ronan State Bank	
Pablo	
Valley Bank of Ronan	
Hot Springs	Arlee
Farmers State Bank - Victor	
Florence	Darby
Mountain Bank - Whitefish	
Evergreen	

STATE BANKING BOARD ACTIONS:

February 29 - Approved the application of First Community Bank, Glasgow, to merge with Culbertson State Bank, with the Culbertson

office to be operated as a branch. Approved the application of Farmers State Bank, Cut Bank, to merge with Farmers State Bank, Conrad, with the Cut Bank office to be operated as a branch. Approved the application of Bank of Bridger to open a branch in Joliet.
March 1 - Approved the application of Bitterroot Valley Bank, Lolo, to open a branch in Bonner/Milltown. Approved the application of First Citizens Bank, Polson, to open a branch in East Missoula.
April 26 - Approved the application of Security State Bank, Plentywood, to merge with Rocky Mountain Bank, Billings. Denied the application of Mountain Bank, Whitefish, to open a branch in Midvale.
June 14 - Approved the temporary relocation of First Security Bank, Roundup, while its building is being remodeled. Approved the application of Flint Creek Valley Bank, Philipsburg, to open a branch in Drummond.

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Billings	First Bank Montana, N.A. First Trust Company of Montana, N.A. Norwest Bank Montana, N.A.
Browning	Blackfeet National Bank
Butte	First National Bank of Montana
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Ekalaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Great Falls	Mountain West Bank, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
KalisPELL	BankWest, N.A. First Interstate Bank of Montana, N.A.
Lewistown	First National Bank of Lewistown
Libby	First National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank

BRANCH LOCATIONS OF NATIONAL BANKS

First Bank Montana, N.A. - Billings	
Billings	Butte
Bozeman	Great Falls (2)
Norwest Bank Montana, N.A. - Billings	Helena
Anaconda	Chinook
Baker	Circle
Big Sandy	Conrad
Billings	Dillon
Bozeman	Forsyth
Butte (2)	Glasgow
Chester	Great Falls (4)
First National Bank - Fairfield	Red Lodge
Vaughn	
First Interstate Bank of Montana - Kalispell	
Cut Bank	Great Falls
First National Bank - Libby	
Troy	
Ruby Valley National Bank - Twin Bridges	
Sheridan	
First National Bank - White Sulphur Springs	
Clyde Park	

HELENA AREA EXAMINERS

Steve Caruso	Bank Examination Manager
Bob Fitzsimmons	Senior Bank Examiner
Jane Knudsen	Senior Bank Examiner
Bob O'Reilly	Bank Examiner
Paul Staudohar	Bank Examiner
Tom Tucker	Bank Examiner
Angela Huschka	Bank Examiner
John Thomas	Bank Examiner

BILLINGS AREA EXAMINERS

Darryl Redman	Bank Examination Manager
Barry Smith	Senior Bank Examiner
Mark Kasner	Bank Examiner
Norman Sunday	Bank Examiner
Chris Chakos	Bank Examiner
Marty Armstrong	Bank Examiner
Patricia Doherty	Bank Examiner

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No. 254

MONTANA STATE LIBRARY
1515 E. 6th AVE.
ABSTRACTS OF REPORTS
OF CONDITION

MONTANA

STATE BANKS

AND

TRUST COMPANIES

NATIONAL BANKS

AND

TRUST COMPANIES

June 30, 1996

Jon Noel Director, Department of Commerce

Don Hutchinson Commissioner of Banking & Financial Institutions

OFFICE STAFF

Chris Olson	Deputy Commissioner
James Darfler	Bank Analyst
Kris Leitheiser	Administrative Assistant
Pam Plovanic	Statistician

Aggregate Assets, Liabilities and Capital of 80 State Banks and 3 Trust Companies, June 30, 1996,
compared with 82 State Banks and 2 Trust Companies, June 30, 1995.

	(000 omitted)		
	June 30		Increase/Decrease
	1996	1995	\$%
ASSETS			
Cash and Balances Due from Banks.....	\$259,249	\$233,520	\$25,729 11.02
Securities - Held to Maturity.....	496,014	737,232	(\$241,218) (32.72)
Securities - Available for Sale.....	781,019	422,780	\$358,239 84.73
Securities - Held for Trading.....	0	0	\$0 0.00
Total Securities.....	1,277,033	1,160,012	117,021 10.09
Funds Sold & Repurchase Agreements.....	109,684	97,570	12,114 12.42
Loans and Leases.....	2,911,171	2,642,106	269,065 10.18
Less: Allowance for Loan and Lease Losses.....	48,436	45,962	2,474 5.38
Net Loans and Leases.....	2,862,735	2,596,144	266,591 10.27
Fixed Assets.....	89,928	76,362	13,566 17.77
Other Real Estate Owned.....	2,848	2,848	0 0.00
Other Assets.....	116,717	99,422	17,295 17.40
TOTAL ASSETS	\$4,718,194	\$4,265,878	452,316 10.60
LIABILITIES			
Total Deposits.....	\$3,922,754	\$3,609,632	\$313,122 8.67
Funds Purchased & Repurchase Agreements.....	245,804	168,278	77,526 46.07
Demand Notes.....	9,211	7,103	2,108 29.68
Other Borrowed Funds.....	54,957	33,986	20,971 61.70
Mortgages and Leases.....	196	269	(73) (27.14)
Other Liabilities.....	33,290	30,941	2,349 7.59
TOTAL LIABILITIES	\$4,266,212	\$3,850,209	416,003 10.80
CAPITAL			
Subordinated Notes and Debentures.....	\$350	\$350	0 0.00
Preferred Stock.....	0	0	0 0.00
Common Stock.....	90,108	85,910	4,198 4.89
Surplus.....	210,085	181,672	28,413 15.64
Undivided Profits and Capital Reserves.....	155,750	148,549	7,201 4.85
Unrealized Securities Gains & Losses (FASB 115).....	(4,311)	(812)	(3,499) 430.91
TOTAL CAPITAL	\$451,982	\$415,669	\$36,313 8.74
TOTAL LIABILITIES AND CAPITAL	\$4,718,194	\$4,265,878	\$452,316 10.60

STATE BANKS	June 30	
	1996	1995
Total Loans and Leases to Total Assets.....	61.07%	61.28%
Total Loans and Leases to Total Deposits.....	74.21%	73.20%
Total Capital and Reserve Accounts to Total Assets.....	10.50%	10.71%
Tier 1 Capital to Total Assets.....	9.57%	9.74%
Allowance for Loan and Lease Losses to Total Loans.....	1.66%	1.74%

Aggregate Assets, Liabilities and Capital of 21 National Banks and 1 Trust Company, June 30,
1996, compared with 21 National Banks and 1 Trust Company, June 30, 1995. Compiled from
information provided by Montana national banks.

	(000 omitted)		
	June 30	1995	Increase/Decrease
	1996		\$%
ASSETS			
Cash and Balances Due from Banks.....	\$229,101	\$208,599	\$20,502 9.8
Securities - Held to Maturity.....	44,267	145,556	(\$101,289) (69.5)
Securities - Available for Sale.....	596,538	568,528	\$28,010 4.5
Securities - Held for Trading.....	0	0	\$0 0.0
Total Securities.....	640,805	714,084	(73,279) (10.2)
Funds Sold & Repurchase Agreements.....	32,582	17,880	14,702 82.2
Loans and Leases.....	2,536,466	2,557,693	(21,227) (0.8)
Less: Allowance for Loan and Lease Losses.....	39,036	39,848	(812) (2.0)
Net Loans and Leases.....	2,497,430	2,517,845	(20,415) (0.8)
Fixed Assets.....	61,884	64,163	(2,279) (3.5)
Other Real Estate Owned.....	911	423	488 115.3
Other Assets.....	83,507	81,463	2,044 2.5
TOTAL ASSETS	\$3,546,220	\$3,604,457	(\$58,237) (1.6)
LIABILITIES			
Total Deposits.....	\$2,942,967	\$2,934,360	\$8,607 0.2
Funds Purchased & Repurchase Agreements.....	192,411	254,586	(62,175) (24.4)
Demand Notes.....	1,419	60	1,359 2,265.0
Other Borrowed Funds.....	23,537	32,733	(9,196) (28.0)
Mortgages and Leases.....	2,919	3,047	(128) (4.2)
Other Liabilities.....	57,761	58,992	(1,231) (2.0)
TOTAL LIABILITIES	\$3,221,014	\$3,283,778	(62,764) (1.9)
CAPITAL			
Subordinated Notes and Debentures.....	\$46,200	\$46,225	(25) (0.0)
Preferred Stock.....	0	0	0 0.0
Common Stock.....	76,446	74,943	1,503 2.0
Surplus.....	130,977	119,598	11,379 9.5
Undivided Profits and Capital Reserves.....	75,318	79,885	(4,567) (5.7)
Unrealized Securities Gains & Losses (FASB 115).....	(3,735)	28	(3,763) (13,439.2)
TOTAL CAPITAL	\$325,206	\$320,679	\$4,527 1.4
TOTAL LIABILITIES AND CAPITAL	\$3,546,220	\$3,604,457	(\$58,237) (1.6)
GRAND TOTAL - ALL BANKS IN MONTANA	\$8,264,414	\$7,870,335	\$394,079 5.0

NATIONAL BANKS	June 30	
	1996	1995
Total Loans and Leases to Total Assets.....	70.75%	70.18%
Total Loans and Leases to Total Deposits.....	86.19%	87.16%
Total Capital and Reserve Accounts to Total Assets.....	10.16%	9.89%
Tier 1 Capital to Total Assets.....	7.87%	7.61%
Allowance for Loan and Lease Losses to Total Loans.....	1.54%	1.56%

MONTANA STATE BANKS AND TRUST COMPANIES

Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	Valley Bank of Belgrade
Belt	Belt Valley Bank (f)
Bigfork	Flathead Bank
Big Sky	Big Sky Western Bank
Big Timber	Citizens Bank & Trust Co. (f)
Billings	American Bank (f)
	First Citizens Bank
	First Interstate Bank of Commerce (f)
	Rocky Mountain Bank (f)
	Stockman Bank
Boulder	First Boulder Valley Bank
Bozeman	First Security Bank
Butte	Bank of Bridger
Cascade	First Citizens Bank (f)
Choteau	Stockmens Bank (f)
Conrad	Citizens State Bank of Choteau (f)
Deer Lodge	Farmers State Bank of Montana (f)
Denton	First Security Bank
Dillon	Peoples Bank of Deer Lodge
Dutton	Farmers State Bank (f)
Ennis	State Bank & Trust Co.
Fairview	Dutton State Bank
Forsyth	First Madison Valley Bank
Fort Benton	Fairview Bank
	First State Bank of Forsyth
	First State Bank of Fort Benton
Froid	Q Bank (f)
Glasgow	First State Bank (f)
	First Community Bank (f)
	Valley Bank of Glasgow
	Community First Bank
Glendive	FirstWest Bank
	TrustCorp
Great Falls	Citizens State Bank
Hamilton	Ravalli County Bank (f)
Hardin	Little Horn State Bank
Have	First Security Bank (f)
Helena	First Security Bank
	Valley Bank of Helena
Jordan	Gartland County Bank
Kalspell	First Security Bank
	TrustCorp West
	Valley Bank
Laurel	First Security Bank (f)
	Yellowstone Bank (f)
Lincoln	First Bank of Lincoln
Lolo	Bitterroot Valley Bank
Malta	First Security Bank (f)
	First State Bank (f)
Manhattan	Manhattan State Bank
Miles City	First Security Bank & Trust Co
Missoula	Advisor's Trust Co.
	Community Bank of Missoula (f)
	First Security Bank (f)
Philpsburg	Flint Creek Valley Bank (f)
Plentywood	Montana State Bank (f)
Poison	First Citizens Bank (f)
	Security State Bank (f)
Poplar	Traders State Bank
Ronan	Roman State Bank (f)
	Valley Bank of Ronan (f)
Roundup	First Security Bank
St. Ignatius	Lake County Bank (f)

Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
	Richland Bank & Trust
Stanford	Basin State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank (f)
West Yellowstone	First Security Bank
Whitefish	American Bank (f)
	First Interstate Bank of Commerce
Wolf Point	Western Bank of Wolf Point (f)

(f) Member of the Federal Reserve System

BRANCH LOCATIONS OF STATE BANKS

Flathead Bank - Bigfork	
Lakeside	
Big Sky Western Bank - Big Sky	
Four Corners	
American Bank - Billings	
Big Timber	Bozeman
First Interstate Bank of Commerce - Billings	Livingston
Billings (2)	Colstrip
Bozeman	Gardiner
Rocky Mountain Bank - Billings	Hardin
Broadus	Plains
	Stevensville
Harlem	Plentywood
Stockman Bank - Billings	
Hysham	Worden
Bank of Bridger - Bridger	
Joliet	
First Boulder Valley Bank - Boulder	
Montana City	
Farmers State Bank - Conrad	
Cut Bank	
Q Bank - Fort Benton	
Geraldine	
First Community Bank - Glasgow	
Culbertson	Hinsdale
FirstWest Bank - Glendive	
Richey	Wibaux
Citizens State Bank - Hamilton	
Corvallis	
Yellowstone Bank - Laurel	
Absarokee	Billings
Bitterroot Valley Bank - Lolo	Columbus
Frenchtown	
First Citizens Bank - Poison	
East Missoula	
Ronan State Bank	
Pablo	
Valley Bank of Ronan	
Hot Springs	Atlee
Farmers State Bank - Victor	
Florence	Darby
First Interstate Bank of Commerce - Whitefish	
Evergreen	

STATE BANKING BOARD ACTIONS:

7-18-96 - Approved the application of Little Horn State Bank, Hardin, to open a branch in Lockwood.
9-13-96 - Approved the application of the Yellowstone Banks of Absarokee, Billings, Columbus and Laurel to merge, with Laurel designated as the surviving bank and the other offices operated as branches. Approved the charter applications of TrustCorp Billings and TrustCorp Missoula

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Billings	First Bank Montana, N.A.
	First Trust Company of Montana, N.A.
	Northwest Bank Montana, N.A.
Browning	Blackfeet National Bank
Butte	First National Bank of Montana
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	Columbia Falls, N.A.
Columbus	First Citizens Bank, N.A.
Eklatka	United Bank of Columbus, N.A.**
Eureka	First National Bank
Fairfield	First National Bank
Great Falls	Mountain West Bank, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
Kalspell	BankWest, N.A.
	First Interstate Bank of Commerce, N.A.
	Montana First National Bank*
Lewistown	First National Bank of Lewistown
Libby	First National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank

*Opened 7-18-96
**Opened 10-1-96

BRANCH LOCATIONS OF NATIONAL BANKS

First Bank Montana, N.A. - Billings	
Billings	Butte
Bozeman	Great Falls (2)
Northwest Bank Montana, N.A. - Billings	Helena
Anaconda	Chinook
	Have
Baker	Helena (2)
Big Sandy	Conrad
Billings	Kalspell
Bozeman	Dillon
Butte (2)	Forsyth
Chester	Glasgow
First National Bank - Fairfield	Livingston
Vaughn	Missoula (2)
First Interstate Bank of Montana - Kalspell	Red Lodge
Cut Bank	
First National Bank - Libby	
Troy	
Ruby Valley National Bank - Twin Bridges	
Sheridan	
First National Bank - White Sulphur Springs	
Clyde Park	

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ABSTRACT OF REPORTS
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STATE BANKS

TRUST COMPANIES

NATIONAL BANKS

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TRUST COMPANIES

Aggregate Assets, Liabilities and Capital of 77 state banks and 3 trust companies, December 31, 1996, compared with 83 state banks and 3 trust companies, December 31, 1995.

(000 omitted)			
	December 31		Increase/Decrease
	1996	1995	\$%
ASSETS			
Cash and Balances Due from Banks.....	\$331,640	\$325,372	\$6,268 1.93
Securities - Held to Maturity.....	486,557	493,177	(6,620) (1.34)
Securities - Available for Sale.....	805,427	745,748	59,679 8.00
Securities - Held for Trading.....	0	0	0 0.00
Total Securities.....	1,291,984	1,238,925	53,059 4.28
Funds Sold & Repurchase Agreements.....	161,183	202,873	(41,690) (20.55)
Loans and Leases.....	3,010,519	2,764,426	246,093 8.90
Less: Allowance for Loan and Lease Losses.....	49,907	48,907	1,000 2.04
Net Loans and Leases.....	2,960,612	2,715,519	245,093 9.03
Fixed Assets.....	92,668	84,715	7,953 9.39
Other Real Estate Owned.....	4,004	2,936	1,068 36.38
Other Assets.....	118,763	104,630	14,133 13.51
TOTAL ASSETS	\$4,960,854	\$4,674,970	\$285,884 6.12
LIABILITIES			
Total Deposits.....	\$4,182,159	\$3,976,662	\$205,497 5.17
Funds Purchased & Repurchase Agreements.....	212,322	182,767	29,555 16.17
Demand Notes.....	8,717	4,931	3,786 76.78
Other Borrowed Funds.....	53,012	29,410	23,602 80.25
Mortgages and Leases.....	165	252	(87) (34.52)
Other Liabilities.....	36,400	36,664	(264) (0.72)
TOTAL LIABILITIES	\$4,492,775	\$4,230,686	\$262,089 6.19
CAPITAL			
Subordinated Notes and Debentures.....	\$350	\$350	0 0.00
Preferred Stock.....	0	0	0 0.00
Common Stock.....	89,219	88,466	753 0.85
Surplus.....	224,218	199,213	25,005 12.55
Undivided Profits and Capital Reserves.....	153,370	154,097	(727) (0.47)
Unrealized Securities Gains & Losses (FASB 115).....	922	2,158	(1,236) (57.28)
TOTAL CAPITAL	\$468,079	\$444,284	\$23,795 5.36
TOTAL LIABILITIES AND CAPITAL	\$4,960,854	\$4,674,970	\$285,884 6.12

STATE BANKS

	December 31	
	1996	1995
Total Loans and Leases to Total Assets.....	60.08%	58.52%
Total Loans and Leases to Total Deposits.....	71.98%	69.52%
Total Capital and Reserve Accounts to Total Assets.....	10.34%	10.44%
Tier 1 Capital to Total Assets.....	9.43%	9.50%
Allowance for Loan and Lease Losses to Total Loans.....	1.66%	1.77%

Aggregate Assets, Liabilities and Capital of 23 national banks and 1 trust company, December 31, 1996, compared with 21 national banks and 1 trust company, December 31, 1995. Compiled from information provided by Montana national banks.

(000 omitted)			
	December 31		Increase/Decrease
	1996	1995	\$%
ASSETS			
Cash and Balances Due from Banks.....	\$352,952	\$264,027	\$88,925 33.68
Securities - Held to Maturity.....	93,532	46,169	47,363 102.59
Securities - Available for Sale.....	467,319	586,467	(119,148) (20.32)
Securities - Held for Trading.....	0	0	0 0.00
Total Securities.....	560,851	632,636	(71,785) (11.35)
Funds Sold & Repurchase Agreements.....	147,535	54,479	93,056 170.81
Loans and Leases.....	2,541,769	2,519,529	22,240 0.88
Less: Allowance for Loan and Lease Losses.....	39,918	40,260	(342) (0.85)
Net Loans and Leases.....	2,501,851	2,479,269	22,582 0.91
Fixed Assets.....	66,211	63,072	3,139 4.98
Other Real Estate Owned.....	958	706	252 35.69
Other Assets.....	86,954	71,780	15,174 21.14
TOTAL ASSETS	\$3,717,312	\$3,565,969	\$151,343 4.24
LIABILITIES			
Total Deposits.....	\$3,112,633	\$3,018,899	\$93,734 3.10
Funds Purchased & Repurchase Agreements.....	172,365	168,320	4,045 2.40
Demand Notes.....	401	0	401 N/A
Other Borrowed Funds.....	16,258	10,097	6,161 61.02
Mortgages and Leases.....	2,844	2,990	(146) (4.88)
Other Liabilities.....	66,597	60,932	5,665 9.30
TOTAL LIABILITIES	\$3,371,098	\$3,261,238	\$109,860 3.37
CAPITAL			
Subordinated Notes and Debentures.....	\$48,450	\$46,225	2,225 4.81
Preferred Stock.....	0	0	0 0.00
Common Stock.....	78,037	73,196	4,841 6.61
Surplus.....	131,368	106,949	24,419 22.83
Undivided Profits and Capital Reserves.....	86,659	74,731	11,928 15.96
Unrealized Securities Gains & Losses (FASB 115).....	1,700	3,630	(1,930) (53.17)
TOTAL CAPITAL	\$346,214	\$304,731	\$41,483 13.61
TOTAL LIABILITIES AND CAPITAL	\$3,717,312	\$3,565,969	\$151,343 4.24

GRAND TOTAL - ALL BANKS IN MONTANA

	\$8,678,166	\$8,240,939	\$437,227 5.31
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NATIONAL BANKS

	December 31	
	1996	1995
Total Loans and Leases to Total Assets.....	67.65%	69.87%
Total Loans and Leases to Total Deposits.....	81.66%	83.46%
Total Capital and Reserve Accounts to Total Assets.....	10.28%	9.57%
Tier 1 Capital to Total Assets.....	8.01%	7.25%
Allowance for Loan and Lease Losses to Total Loans.....	1.57%	1.60%

MONTANA STATE BANKS AND TRUST COMPANIES

Ashland	Cheyenne Western Bank (f)
Baker	The Bank of Baker
Belgrade	First Security Bank of Belgrade*
Belt	Valley Bank of Belgrade
Bigfork	Belt Valley Bank (f)
Big Sky	Flathead Bank
Big Timber	Big Sky Western Bank
Billings	Citizens Bank & Trust Co. (f)
	American Bank (f)
	First Citizens Bank
	First Interstate Bank (f)
	Rocky Mountain Bank (f)
	Stockman Bank
	TrustCorp**
Boulder	First Boulder Valley Bank
Bozeman	First Security Bank
Bridger	Bank of Bridger
Butte	First Citizens Bank (f)
Cascade	Stockmens Bank (f)
Choteau	Citizens State Bank of Choteau (f)
Conrad	Farmers State Bank of Montana (f)
Deer Lodge	First Security Bank
	Peoples Bank of Deer Lodge
Denton	Farmers State Bank (f)
Dillon	State Bank & Trust Co.
Dutton	Dutton State Bank
Ennis	First Madison Valley Bank
Fairview	Fairview Bank
Forsyth	First State Bank of Forsyth
Fort Benton	First State Bank of Fort Benton
Froid	Q Bank (f)
Glasgow	First State Bank (f)
	First Community Bank (f)
Glendive	Valley Bank of Glasgow
Great Falls	Community First Bank
Hamilton	TrustCorp
	Citizens State Bank
Hardin	Ravalli County Bank (f)
Have	Little Horn State Bank
Helena	First Security Bank (f)
	First Security Bank
Jordan	Valley Bank of Helena
Kalspell	Garfield County Bank
	First Security Bank
	TrustCorp West
Laurel	Valley Bank
Lincoln	First Security Bank (f)
Lolo	Yellowstone Bank (f)
Malta	First Bank of Lincoln
	Bitterroot Valley Bank
Manhattan	First Security Bank (f)
Miles City	First State Bank (f)
Missoula	Manhattan State Bank
	Stockman Bank of Montana
	Advertiser's Trust Co.
	Community Bank of Missoula (f)
	First Security Bank (f)
	TrustCorp**
Phillipsburg	Flint Creek Valley Bank (f)
Plentywood	Montana State Bank (f)
Poison	First Citizens Bank (f)
	Security State Bank (f)
Poplar	Traders State Bank
Ronan	Ronan State Bank (f)
	Valley Bank of Ronan (f)

Roundup	First Security Bank
St Ignatus	Lake County Bank (f)
Scobey	Citizens State Bank
Seeley Lake	First Valley Bank (f)
Shelby	First State Bank
Sidney	1st United Bank (f)
Stanford	Basin State Bank
Terry	State Bank of Terry (f)
Thompson Falls	First State Bank of Thompson Falls
Three Forks	Security Bank of Three Forks
Townsend	State Bank of Townsend (f)
Victor	Farmers State Bank
West Yellowstone	First Security Bank
Whitefish	American Bank (f)
Wolf Point	Western Bank of Wolf Point (f)

(f) Member of the Federal Reserve System

*Opened 4-1-97

**Opened 1-31-97

BRANCH LOCATIONS OF STATE BANKS

Flathead Bank - Bigfork	
Lakeside	
Big Sky Western Bank - Big Sky	
Four Corners	
American Bank - Billings	
Big Timber	Bozeman
First Interstate Bank - Billings	Livingston
Billings (2)	Evergreen
Bozeman	Gardiner
Colstrip	Great Falls
Cut Bank	Hardin
Rocky Mountain Bank - Billings	Miles City
Broadus	Missoula (2)
Harlem	Plains
Bank of Bridger - Bridger	Stevensville
Joliet	Whitehall
First Boulder Valley Bank - Boulder	
Montana City	
Farmers State Bank - Conrad	
Cut Bank	
Q Bank - Fort Benton	
Geraldine	
First Community Bank - Glasgow	
Culbertson	Hinsdale
Citizens State Bank - Hamilton	Wolf Point
Corvallis	
Yellowstone Bank - Laurel	
Absarokee	Billings
Bitterroot Valley Bank - Lolo	Columbus
Frenchtown	St. Regis
Stockman Bank of Montana - Miles City	
Glendive	Richey
Hysnam	Sidney
First Citizens Bank - Poison	Wibaux
East Missoula	Worden
Ronan State Bank	
Pablo	
Valley Bank of Ronan	
Hot Springs	Arlee
Farmers State Bank - Victor	
Florence	Darby

STATE BANKING BOARD ACTIONS:

1-10-97 - Approved the applications of FirstWest Bank, Glendive, and Richland Bank & Trust, Sidney, to merge into First Security Bank & Trust, Miles City. Approved the application of First Security Bank & Trust, Miles City, to purchase the Worden and Hysnam branches of Stockman Bank, Billings.

6-7-97 - Approved the application of Manhattan State Bank to open a branch in Amsterdam.

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS

ADMINISTRATIVE ACTIONS:

6-25-97 - Approved the merger of Stockman Bank, Billings, into Stockman Bank of Montana, Miles City.

MONTANA NATIONAL BANKS AND TRUST COMPANIES

Absarokee	United Bank of Absarokee, N.A.
Billings	First Bank Montana, N.A.
	First Trust Company of Montana, N.A.
	Norwest Bank Montana, N.A.
Browning	Blackfeet National Bank
Butte	First National Bank of Montana
Chinook	Western Bank of Chinook, N.A.
Columbia Falls	First Citizens Bank, N.A.
Columbus	United Bank of Columbus, N.A.
Etakaka	First National Bank
Eureka	First National Bank
Fairfield	First National Bank
Great Falls	Mountain West Bank, N.A.
Harlowton	Continental National Bank
Helena	Mountain West Bank of Helena, N.A.
Kalspell	BankWest, N.A.
	Montana First National Bank
Lewistown	First National Bank of Lewistown
Libby	First National Bank
Red Lodge	United States National Bank
Twin Bridges	Ruby Valley National Bank
Whitefish	First National Bank
White Sulphur Springs	First National Bank

BRANCH LOCATIONS OF NATIONAL BANKS

First Bank Montana, N.A. - Billings	
Billings	Butte
Bozeman	Great Falls (2)
Norwest Bank Montana, N.A. - Billings	Helena
Anaconda	Chinook
Baker	Circle
Big Sandy	Conrad
Billings	Dillon
Bozeman	Forsyth
Butte (2)	Glasgow
Chester	Great Falls (4)
First National Bank - Fairfield	Red Lodge
Vaughn	
First National Bank - Libby	
Troy	
Ruby Valley National Bank - Twin Bridges	
Sheridan	
First National Bank - White Sulphur Springs	
Clyde Park	

No. 256

ABSTRACT OF REPORTS
OF CONDITION

MONTANA
STATE BANKS

AND
TRUST COMPANIES

NATIONAL BANKS

AND
TRUST COMPANIES

June 30, 1997

Peter Blouke Director, Department
of Commerce
Don Hutchinson Commissioner of Banking
& Financial Institutions

OFFICE STAFF

Chris Olson Deputy Commissioner
James Darfer Bank Analyst
Kris Leitheiser Administrative Assistant
Pam Plovanic Statistician
Betty Vitcovich Secretary

HELENA AREA EXAMINERS

Steve Caruso Bank Examination Manager
Bob Fitzsimmons Senior Bank Examiner
Jane Knudsen Senior Bank Examiner
Paul Staudenhar Senior Bank Examiner
Bob O'Reilly Bank Examiner
Tom Tucker Bank Examiner
John Thomas Bank Examiner

BILLINGS AREA EXAMINERS

Darryl Redman Bank Examination Manager
Barry Smith Senior Bank Examiner
Chris Chakos Bank Examiner
Patricia Doherty Bank Examiner
Nikki Wagenseil Bank Examiner
Shad Hupka Bank Examiner

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HELENA, MONTANA 59620

Aggregate Assets, Liabilities and Capital of 80 State Banks and 5 Trust Companies, June 30, 1997, compared with 80 State Banks and 3 Trust Companies, June 30, 1996.

(000 omitted)				
	1997	June 30 1996	Increase/Decrease \$	%
ASSETS				
Cash and Balances Due from Banks.....	\$287,305	\$259,249	\$28,056	10.82
Securities - Held to Maturity.....	519,732	496,014	\$23,718	4.78
Securities - Available for Sale.....	774,498	781,019	(\$6,521)	(0.83)
Securities - Held for Trading.....	0	0	\$0	0.00
Total Securities.....	1,294,230	1,277,033	17,197	1.35
Funds Sold & Repurchase Agreements.....	96,508	109,684	(13,176)	(12.01)
Loans and Leases.....	3,455,189	2,911,171	544,018	18.69
Less: Allowance for Loan and Lease Losses.....	55,928	48,436	7,492	15.47
Net Loans and Leases.....	3,399,261	2,862,735	536,526	18.74
Fixed Assets.....	105,142	89,928	15,214	16.92
Other Real Estate Owned.....	3,413	2,848	565	19.84
Other Assets.....	142,008	116,717	25,291	21.67
TOTAL ASSETS	\$5,327,867	\$4,718,194	\$609,673	12.92
LIABILITIES				
Total Deposits.....	\$4,304,418	\$3,922,754	\$381,664	9.73
Funds Purchased & Repurchase Agreements.....	349,745	245,804	103,941	42.29
Demand Notes.....	10,703	9,211	1,492	16.20
Other Borrowed Funds.....	101,683	54,957	46,726	85.02
Mortgages and Leases.....	0	196	(196)	(100.00)
Other Liabilities.....	39,298	33,290	6,008	18.05
TOTAL LIABILITIES	\$4,805,847	\$4,266,212	\$539,635	12.65
CAPITAL				
Subordinated Notes and Debentures.....	\$350	\$350	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	121,029	90,108	30,921	34.32
Surplus.....	242,660	210,085	32,575	15.51
Undivided Profits and Capital Reserves.....	157,704	155,750	1,954	1.25
Unrealized Securities Gains & Losses (FASB 115).....	277	(4,311)	4,588	(106.43)
TOTAL CAPITAL	\$522,020	\$451,982	\$70,038	15.50
TOTAL LIABILITIES AND CAPITAL	\$5,327,867	\$4,718,194	\$609,673	12.92

STATE BANKS

	1997	June 30 1996
Total Loans and Leases to Total Assets.....	64.18%	61.07%
Total Loans and Leases to Total Deposits.....	80.27%	74.21%
Total Capital and Reserve Accounts to Total Assets.....	10.73%	10.50%
Tier 1 Capital to Total Assets.....	9.79%	9.57%
Allowance for Loan and Lease Losses to Total Loans.....	1.62%	1.66%

Aggregate Assets, Liabilities and Capital of 22 National Banks and 1 Trust Company, June 30, 1997, compared with 21 National Banks and 1 Trust Company, June 30, 1996. Compiled from information provided by Montana national banks.

(000 omitted)				
	1997	June 30 1996	Increase/Decrease \$	%
ASSETS				
Cash and Balances Due from Banks.....	\$189,315	\$229,101	(\$39,786)	(17.37)
Securities - Held to Maturity.....	39,499	44,267	(\$4,768)	(10.77)
Securities - Available for Sale.....	507,095	596,538	(\$89,443)	(14.99)
Securities - Held for Trading.....	0	0	\$0	0.00
Total Securities.....	546,594	640,805	(94,211)	(14.70)
Funds Sold & Repurchase Agreements.....	33,877	32,582	1,295	3.97
Loans and Leases.....	2,508,010	2,536,466	(28,456)	(1.12)
Less: Allowance for Loan and Lease Losses.....	37,276	39,036	(1,760)	(4.51)
Net Loans and Leases.....	2,470,734	2,497,430	(26,696)	(1.07)
Fixed Assets.....	59,003	61,884	(2,881)	(4.66)
Other Real Estate Owned.....	901	911	(10)	(1.10)
Other Assets.....	82,006	83,507	(1,501)	(1.80)
TOTAL ASSETS	\$3,382,430	\$3,546,220	(163,790)	(4.62)
LIABILITIES				
Total Deposits.....	\$2,787,984	\$2,942,967	(\$154,983)	(5.27)
Funds Purchased & Repurchase Agreements.....	181,716	192,411	(10,695)	(5.56)
Demand Notes.....	2,002	1,419	583	41.09
Other Borrowed Funds.....	25,365	23,537	1,828	7.77
Mortgages and Leases.....	0	2,919	(2,919)	(100.00)
Other Liabilities.....	67,450	57,761	9,689	16.77
TOTAL LIABILITIES	\$3,084,517	\$3,221,014	(156,497)	(4.86)
CAPITAL				
Subordinated Notes and Debentures.....	\$48,425	\$46,200	2,225	4.82
Preferred Stock.....	0	0	0	0.00
Common Stock.....	71,405	76,446	(5,041)	(6.59)
Surplus.....	103,413	130,977	(27,564)	(21.04)
Undivided Profits and Capital Reserves.....	92,718	75,318	17,400	23.10
Unrealized Securities Gains & Losses (FASB 115).....	1,952	(3,735)	5,687	(152.26)
TOTAL CAPITAL	\$317,913	\$325,206	(\$7,293)	(2.24)
TOTAL LIABILITIES AND CAPITAL	\$3,382,430	\$3,546,220	(163,790)	(4.62)
GRAND TOTAL - ALL BANKS IN MONTANA	\$8,710,297	\$8,264,414	\$445,883	5.40

NATIONAL BANKS

	1997	June 30 1996
Total Loans and Leases to Total Assets.....	73.34%	70.75%
Total Loans and Leases to Total Deposits.....	89.96%	86.19%
Total Capital and Reserve Accounts to Total Assets.....	10.39%	10.16%
Tier 1 Capital to Total Assets.....	7.97%	7.87%
Allowance for Loan and Lease Losses to Total Loans.....	1.49%	1.54%

MONTANA STATE BANKS AND TRUST COMPANIES
(Cities with branches are in italics)

Ashland	Cheyenne Western Bank (i)
Baker	The Bank of Baker
Belgrade	First Security Bank of Belgrade
Bellevue	Valley Bank of Belgrade
Bigfork	Flathead Bank
Bigfork	Lakeside
Big Sky	Big Sky Western Bank
Big Timber	Four Corners
Billings	Citizens Bank & Trust Co. (i)
Billings	First Citizens Bank
Bozeman	First Interstate Bank (i)
Bozeman	Bozeman
Butte	Co-strip
Cascade	Eureka
Choteau	Evergreen
Conrad	Great Falls
Conrad	Hardin
Deer Lodge	Livingston
Dillon	Miles City
Dillon	Whitefish
Durbin	Rocky Mountain Bank (i)
Emmis	Bigfork
Eureka	Brookus
Fairview	Plains
Forsyth	Plentywood
Forsyth	Stevensville
Fort Benton	Whitehall
Fort Benton	First Boulder Valley Bank
Froid	Montana City
Glasgow	First Security Bank
Glasgow	Bank of Bridger
Glenview	Joliet
Glenview	First Citizens Bank (i)
Great Falls	Stockmens Bank (i)
Hamilton	Citizens State Bank of Choteau (i)
Hamilton	Farmers State Bank of Montana (i)
Hardin	Cut Bank
Hardin	First Security Bank
Have	Peoples Bank of Deer Lodge
Helena	Farmers State Bank (i)
Helena	State Bank & Trust Co.
Jordan	Dutton
Kalspell	State Bank
Kalspell	First Madison Valley Bank
Laurel	Eureka
Laurel	Glacier Bank of Eureka (i) *
Lincoln	Fairview Bank
Lincoln	First State Bank of Forsyth
Lincoln	First State Bank of Fort Benton
Lincoln	Q Bank (i)
Lincoln	Geraldine
Lincoln	First State Bank (i)
Lincoln	First Community Bank (i)
Lincoln	Culbertson
Lincoln	Hinsdale
Lincoln	Valley Bank of Glasgow
Lincoln	Community First Bank
Lincoln	Davidson Trust Company
Lincoln	Billings
Lincoln	Kalspell
Lincoln	Citizens State Bank
Lincoln	Corvallis
Lincoln	Ravalli County Bank (i)
Lincoln	Little Horn State Bank
Lincoln	Lockwood
Lincoln	First Security Bank
Lincoln	First Security Bank
Lincoln	Valley Bank of Helena
Lincoln	Garfield County Bank
Lincoln	Valley Bank
Lincoln	First Security Bank
Lincoln	First Security Bank (i)
Lincoln	Yellowstone Bank (i)
Lincoln	Absarokee
Lincoln	Billings
Lincoln	Columbus

MONTANA NATIONAL BANKS AND TRUST COMPANIES
(Cities with branches are in italics)

Livingston	American Bank (i)
Lolo	Big Timber
Lolo	Bitterroot Valley Bank
Malia	Bonner
Manhattan	First Security Bank (i)
Miles City	Manhattan State Bank
Miles City	Stockman Bank of Montana
Missoula	Billings
Missoula	Glenview
Missoula	Richley
Missoula	Sidney
Missoula	Wibaux
Missoula	Worden
Missoula	Advisor's Trust Co.
Philipsburg	Community Bank of Missoula (i)
Philipsburg	First Security Bank (i)
Philipsburg	Flint Creek Valley Bank (i)
Plentywood	Drummond
Polson	Montana State Bank (i)
Polson	First Citizens Bank (i)
Polson	East Missoula
Poplar	Security State Bank (i)
Ronan	Traders State Bank
Ronan	Roman State Bank (i)
Ronan	Pablo
Roundup	Valley Bank of Roman (i)
St. Ignace	Atlee
St. Ignace	Hot Springs
St. Ignace	First Security Bank
St. Ignace	Lake County Bank (i)
St. Ignace	Citizens State Bank
St. Ignace	Seely Lake
St. Ignace	First Valley Bank (i)
St. Ignace	Shelby
St. Ignace	First State Bank
St. Ignace	1st United Bank (i)
St. Ignace	Stanford
St. Ignace	Basin State Bank
St. Ignace	State Bank of Terry (i)
St. Ignace	Thompson Falls
St. Ignace	First State Bank of Thompson Falls
St. Ignace	Three Forks
St. Ignace	Security Bank of Three Forks
St. Ignace	Townsend
St. Ignace	State Bank of Townsend (i)
St. Ignace	Victor
St. Ignace	Farmers State Bank (i)
St. Ignace	Darby
St. Ignace	Florence
St. Ignace	West Yellowstone
St. Ignace	First Security Bank
St. Ignace	American Bank (i)
St. Ignace	Whitefish
St. Ignace	Glacier Bank of Whitefish (i) *
St. Ignace	Western Bank of Wolf Point (i)
St. Ignace	Wolf Point
St. Ignace	(i) Member of the Federal Reserve System
St. Ignace	* Converted from National charter 12-17-97

STATE BANKING BOARD ACTIONS: NONE

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS

ADMINISTRATIVE ACTIONS:
Approved applications by banks to open branches in the following locations:

- 9-8-97 - Rocky Mountain Bank, Billings - Bigfork and Stevensville
- 9-8-97 - First Citizens Bank, Billings - Billings
- 9-8-97 - First Security Bank, Bozeman - Bozeman
- 9-8-97 - First Interstate Bank, Billings - Eureka, Great Falls, Helena, West Yellowstone
- 9-8-97 - Basin State Bank, Stanford - Lewistown
- 9-30-97 - Farmers State Bank, Victor - Hamilton
- 10-2-97 - Roman State Bank - Polson
- 10-8-97 - First Security Bank, Laurel - Laurel
- 10-20-97 - 1st Madison Valley Bank, Emmis - West Yellowstone
- 11-12-97 - Yellowstone Bank, Laurel - Billings
- 11-25-97 - Yellowstone Bank, Laurel - Billings Heights
- 12-3-97 - Valley Bank, Helena - Helena

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ABSTRACT OF REPORTS OF CONDITION

OF
MONTANA
STATE BANKS
AND
TRUST COMPANIES
NATIONAL BANKS
AND
TRUST COMPANIES

December 31, 1997

- Peter Blouke Director, Department of Commerce
Don Hutchinson Commissioner of Banking & Financial Institutions
- OFFICE STAFF**
Chris Olson Deputy Commissioner
James Darler Bank Analyst
Kris Leitheiser Office Supervisor
Betty Vitcovich Secretary

- HELENA AREA EXAMINERS**
Steve Caruso Bank Examination Manager
Bob Fitzsimmons Senior Bank Examiner
Jane Knudsen Senior Bank Examiner
Paul Staudohar Senior Bank Examiner
Bob O'Reilly Bank Examiner
Tom Tucker Bank Examiner

- BILLINGS AREA EXAMINERS**
Darryl Redman Bank Examination Manager
Barry Smith Senior Bank Examiner
Chris Chakos Bank Examiner
Patricia Doherty Bank Examiner
Nikki Wagenseiler Bank Examiner
Shad Hupka Bank Examiner

MAY 13 1998
MONTANA STATE LIBRARY
1515 E. 6th AVE.
HELENA, MONTANA 59602

Aggregate Assets, Liabilities and Capital of 76 state banks and 2 trust companies, December 31, 1997, compared with 77 state banks and 3 trust companies, December 31, 1996.

	(000 omitted)		
	1997	December 31 1996	Increase/Decrease \$ %
ASSETS			
Cash and Balances Due from Banks.....	\$374,489	\$331,640	\$42,849 12.92
Securities - Held to Maturity.....	448,081	486,557	(38,476) (7.91)
Securities - Available for Sale.....	850,008	805,427	44,581 5.54
Securities - Held for Trading.....	0	0	0 0.00
Total Securities.....	1,298,089	1,291,984	6,105 0.47
Funds Sold & Repurchase Agreements.....	199,428	161,183	38,245 23.73
Loans and Leases.....	3,478,610	3,010,519	468,091 15.55
Less: Allowance for Loan and Lease Losses.....	58,003	49,907	8,096 16.22
Net Loans and Leases.....	3,420,607	2,960,612	459,995 15.54
Fixed Assets.....	114,957	92,668	22,289 24.05
Other Real Estate Owned.....	23,559	4,004	19,555 488.39
Other Assets.....	114,425	118,763	(4,338) (3.65)
TOTAL ASSETS	\$5,545,554	\$4,960,854	\$584,700 11.79
LIABILITIES			
Interest-Bearing Deposits.....	\$3,727,651	\$4,182,159	(\$454,508) N/A
Non-Interest-Bearing Deposits.....	878,186	878,186	0 N/A
Funds Purchased & Repurchase Agreements.....	254,232	212,322	41,910 19.74
Demand Notes.....	10,663	8,717	1,946 22.32
Other Borrowed Funds.....	83,441	53,177	30,264 56.91
Other Liabilities.....	46,156	36,400	9,756 26.80
TOTAL LIABILITIES	\$5,000,329	\$4,492,775	\$507,554 11.30
CAPITAL			
Subordinated Notes and Debentures.....	\$350	\$350	0 0.00
Preferred Stock.....	0	0	0 0.00
Common Stock.....	121,815	89,219	32,596 36.53
Surplus.....	253,425	224,218	29,207 13.03
Undivided Profits and Capital Reserves.....	166,385	153,370	13,015 8.49
Unrealized Securities Gains & Losses (FASB 115).....	3,250	922	2,328 252.49
TOTAL CAPITAL	\$545,225	\$468,079	\$77,146 16.48
TOTAL LIABILITIES AND CAPITAL	\$5,545,554	\$4,960,854	\$584,700 11.79

** Distribution of Interest-Bearing/Non-Interest-Bearing Deposits was not calculated in 1996

Aggregate Assets, Liabilities and Capital of 20 national banks and 1 trust company, December 31, 1997, compared with 23 national banks and 1 trust company, December 31, 1996. Compiled from information provided by Montana national banks.

	(000 omitted)		
	1997	December 31 1996	Increase/Decrease \$ %
ASSETS			
Cash and Balances Due from Banks.....	\$302,784	\$352,952	(\$50,168) (14.21)
Securities - Held to Maturity.....	34,879	93,532	(58,653) (62.71)
Securities - Available for Sale.....	482,319	467,319	15,078 3.23
Securities - Held for Trading.....	737	0	737 N/A
Total Securities.....	518,013	560,851	(42,838) (7.64)
Funds Sold & Repurchase Agreements.....	185,625	147,535	38,090 25.82
Loans and Leases.....	2,378,690	2,541,769	(163,079) (6.42)
Less: Allowance for Loan and Lease Losses.....	34,495	39,918	(5,423) (13.59)
Net Loans and Leases.....	2,344,195	2,501,851	(157,656) (6.30)
Fixed Assets.....	57,556	66,211	(8,655) (13.07)
Other Real Estate Owned.....	9,187	958	8,229 858.98
Other Assets.....	75,545	86,954	(11,409) (13.12)
TOTAL ASSETS	\$3,492,905	\$3,717,312	(\$224,407) (6.04)
LIABILITIES			
Interest-Bearing Deposits.....	\$2,315,602	\$3,112,633	(\$797,031) N/A
Non-Interest-Bearing Deposits.....	559,993	559,993	0 N/A
Funds Purchased & Repurchase Agreements.....	218,831	172,365	46,466 26.96
Demand Notes.....	0	401	(401) (100.00)
Other Borrowed Funds.....	11,366	19,102	(7,736) (40.50)
Other Liabilities.....	61,133	66,597	(5,464) (8.20)
TOTAL LIABILITIES	\$3,166,925	\$3,371,098	(204,173) (6.06)
CAPITAL			
Subordinated Notes and Debentures.....	\$48,273	\$48,450	(177) (0.37)
Preferred Stock.....	0	0	0 0.00
Common Stock.....	69,715	78,037	(8,322) (10.66)
Surplus.....	101,913	131,368	(29,455) (22.42)
Undivided Profits and Capital Reserves.....	100,980	86,659	14,321 16.53
Unrealized Securities Gains & Losses (FASB 115).....	5,099	1,700	3,399 199.94
TOTAL CAPITAL	\$325,980	\$346,214	(20,234) (5.84)
TOTAL LIABILITIES AND CAPITAL	\$3,492,905	\$3,717,312	(\$224,407) (6.04)
GRAND TOTAL - ALL BANKS IN MONTANA	\$9,038,459	\$8,678,166	\$360,293 4.15

STATE BANKS

	December 31, 1997	December 31, 1996
Total Loans and Leases to Total Assets.....	62.08%	60.08%
Total Loans and Leases to Total Deposits.....	75.53%	71.98%
Total Capital and Reserve Accounts to Total Assets.....	10.77%	10.34%
Tier 1 Capital to Total Assets.....	9.83%	9.43%
Allowance for Loan and Lease Losses to Total Loans.....	1.67%	1.66%

NATIONAL BANKS

	December 31, 1997	December 31, 1996
Total Loans and Leases to Total Assets.....	67.43%	67.65%
Total Loans and Leases to Total Deposits.....	82.72%	81.66%
Total Capital and Reserve Accounts to Total Assets.....	10.22%	10.28%
Tier 1 Capital to Total Assets.....	7.95%	8.01%
Allowance for Loan and Lease Losses to Total Loans.....	1.45%	1.57%

MONTANA STATE BANKS AND TRUST COMPANIES

(Cities with branches are in italics)

Ashland.....	Cheyenne Western Bank (f)	
Baker.....	The Bank of Baker	
Belgrade.....	First Security Bank of Belgrade	
	Valley Bank of Belgrade	
Belt.....	Belt Valley Bank (f)	
Bigfork.....	Flathead Bank	
	Lakeside	
Big Sky.....	Big Sky Western Bank	
	Four Corners	
Big Timber.....	Citizens Bank & Trust Co. (f)	
Billings.....	First Citizens Bank	
	First Interstate Bank (f)	
	Bozeman	Cut Bank
	Coldrip	Gardiner
	Evergreen	Hamilton
	Great Falls	Hardin
	Kalispell	Livingston
	Missoula	Miles City
	Whitefish	West Yellowstone
	Rocky Mountain Bank (f)	
	Bigfork	Harlem
	Plains	Stevensville
	Whitehall	
Boulder.....	First Boulder Valley Bank	
	Montana City	
Bozeman.....	First Security Bank	
Bridge.....	Bank of Bridger	
	Joliet	
Butte.....	First Citizens Bank (f)	
Cascade.....	Stockmens Bank (f)	
Choteau.....	Citizens State Bank of Choteau (f)	
Conrad.....	Farmers State Bank of Montana (f)	
	Cut Bank	
Deer Lodge.....	First Security Bank	
	Peoples Bank of Deer Lodge	
Denton.....	Farmers State Bank (f)	
Dillon.....	State Bank & Trust Co.	
Dutton.....	Dutton State Bank	
Ennis.....	First Madison Valley Bank	
	West Yellowstone	
Eureka.....	Glacier Bank of Eureka (f)	
Fairview.....	Fairview Bank	
Forsyth.....	First State Bank of Forsyth	
Fort Benton.....	First State Bank of Fort Benton	
	Q Bank (f)	
	Geraldine	
Froid.....	First State Bank (f)	
Glasgow.....	First Community Bank (f)	
	Culbertson	Hinsdale
	Valley Bank of Glasgow	
Glendive.....	Community First Bank	
Great Falls.....	Davidson Trust Company	
	Billings	Kalispell
Hamilton.....	Citizens State Bank	
	Corvallis	
	Ravalli County Bank (f)	
Hardin.....	Little Horn State Bank	
	Lockwood	
Havre.....	First Security Bank	
	Poplar	Scobey
Helena.....	First Security Bank	
	Valley Bank of Helena	
Jordan.....	Garfield County Bank	

Kalispell.....	First Security Bank	
	Glacier Bank (f)	
	Bigfork	Billings
	Cut Bank	Hamilton
	Libby	Polson
	Valley Bank	
	First Security Bank (f)	
Laurel.....	Yellowstone Bank (f)	
	Absarokee	Billings
	First Bank of Lincoln	
Lincoln.....	American Bank (f)	
Livingston.....	Big Timber	Bozeman
	Bitterroot Valley Bank	
Lolo.....	Bonner	Frenchtown
	First Security Bank (f)	St. Regis
Malta.....	First State Bank (f)	
Manhattan.....	Manhattan State Bank	
	Amsterdam	
Miles City.....	Stockman Bank of Montana	
	Billings	Glendive
	Richey	Sidney
	Worden	Hysham
Missoula.....	Advisor's Trust Co.	Wibaux
	Community Bank of Missoula (f)	
	First Security Bank (f)	
Philipsburg.....	Flint Creek Valley Bank (f)	
	Drummond	
Plentywood.....	Montana State Bank (f)	
Polson.....	First Citizens Bank (f)	
	East Missoula	
	Security State Bank (f)	
Ronan.....	Ronan State Bank (f)	
	Pablo	
	Valley Bank of Ronan (f)	
	Arlee	Hot Springs
Roundup.....	First Security Bank	
St. Ignatius.....	Lake County Bank (f)	
Seeley Lake.....	First Valley Bank (f)	
Shelby.....	First State Bank	
Sidney.....	1st State (f)	
Stanford.....	Basin State Bank	
	Lewistown	
Terry.....	State Bank of Terry (f)	
Thompson Falls.....	First State Bank of Thompson Falls	
Three Forks.....	Security Bank of Three Forks	
Townsend.....	State Bank of Townsend (f)	
Victor.....	Farmers State Bank (f)	
	Darby	Florence
	Stevensville	Hamilton
West Yellowstone.....	First Security Bank	
Whitefish.....	Glacier Bank of Whitefish (f)	
Wolf Point.....	Western Bank of Wolf Point (f)	

(f) Member of the Federal Reserve System
*Opened 2-1-98, after merging with Glacier Bank f.s.b.

STATE BANKING BOARD ACTIONS:

1-9-98 - Approved application of Glacier Bancorp, Kalispell, for a new state bank charter in Kalispell
3-10-98 - Approved application of F.S.B. Holding Company, Helena, for a new state bank charter in Helena

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS

ADMINISTRATIVE ACTIONS:

1-28-98 - Approved the merger of Glacier Bank f.s.b., Kalispell, with Glacier Bank, Kalispell
3-31-98 - Approved the merger of First Security Bank, Helena, with New First Security Bank of Helena

On these dates, approved applications by banks to open branches in the following locations:

2-2-98 - Stockman Bank, Miles City - Billings
2-10-98 - Bitterroot Valley Bank, Lolo - Superior
3-5-98 - Ronan State Bank, Ronan - Polson
4-20-98 - American Bank, Bozeman - Bozeman
5-11-98 - American Bank, Bozeman - Big Sky
5-11-98 - First Interstate Bank, Billings - Lame Deer
6-23-98 - First Citizens Bank, Butte - Butte

MONTANA NATIONAL BANKS AND TRUST COMPANIES

(Cities with branches are in italics)

Absarokee.....	United Bank of Absarokee, N.A.	
	Columbus	
Billings.....	First Bank Montana, N.A.	
	Bozeman	Butte
	Havre	Helena
	Missoula	Great Falls
	U.S. Bank Trust National Association MT	Miles City
	Bozeman	Helena
	Missoula	Great Falls
	Norwest Bank Montana, N.A.	
	Anaconda	Baker
	Bozeman	Butte
	Chinook	Circle
	Dillon	Forsyth
	Great Falls	Helena
	Kalispell	Lewistown
	Missoula	Red Lodge
	Rudyard	Shelby
	Superior	Valier
	Blackfeet National Bank	
Browning.....	Western Bank of Chinook, N.A.	
Chinook.....	First Citizens Bank, N.A.	
Columbia Falls.....	First National Bank	
Ekalaka.....	First National Bank	
Fairfield.....	Vaughn	
Harlowton.....	Continental National Bank	
Helena.....	Mountain West Bank, N.A.	
	Great Falls	
Kalispell.....	BankWest, N.A.	
	Montana First National Bank	
Lewistown.....	First National Bank of Lewistown	
Libby.....	First National Bank of Montana	
	Anaconda	Belgrade
	Helena	Troy
Red Lodge.....	United States National Bank	
Twin Bridges.....	Ruby Valley National Bank	
	Sheridan	
White Sulphur Springs.....	First National Bank of the Rockies	
	Clyde Park	

ABSTRACT OF REPORTS
OF CONDITION

MONTANA
STATE BANKS
AND
TRUST COMPANIES
-
NATIONAL BANKS
AND
TRUST COMPANIES
-
June 30, 1998

Peter Blouke.....Director, Department
of Commerce
Don Hutchinson.....Commissioner of Banking
& Financial Institutions

OFFICE STAFF
Chris Olson.....Deputy Commissioner
James Darler.....Bank Analyst
Kris Leitheiser.....Office Supervisor
Betty Vitcovich.....Secretary
Brandie Cooper.....Receptionist

HELENA AREA EXAMINERS

Steve Caruso.....Bank Examination Manager
Bob Fitzsimmons.....Senior Bank Examiner
Paul Staudohar.....Senior Bank Examiner
Bob O'Reilly.....Bank Examiner
Tom Tucker.....Bank Examiner
John Ross.....Bank Examiner

BILLINGS AREA EXAMINERS

Darryl Redman.....Bank Examination Manager
Barry Smith.....Senior Bank Examiner
Chris Chakos.....Bank Examiner
Patricia Doherty.....Bank Examiner
Nikki Wagenseller.....Bank Examiner
Shad Hupka.....Bank Examiner
Michelle Qualls.....Bank Examiner

STATE DOCUMENTS COLLECTION
17 1998

MONTANA STATE LIBRARY
1515 E. 6th AVE.
HELENA, MONTANA 59620

Aggregate Assets, Liabilities and Capital of 74 state banks and 2 trust companies, June 30, 1998, compared with 80 state banks and 5 trust companies, June 30, 1997.

(000 omitted)				
	1998	June 30 1997	Increase/Decrease \$	%
ASSETS				
Cash and Balances Due from Banks.....	\$366,721	\$287,305	\$79,416	27.64
Securities - Held to Maturity.....	404,282	519,732	(115,450)	(22.21)
Securities - Available for Sale.....	975,522	774,498	201,024	25.96
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	1,379,804	1,294,230	85,574	6.61
Funds Sold & Repurchase Agreements.....	143,590	96,508	47,082	48.79
Loans and Leases.....	3,946,587	3,455,189	491,398	14.22
Less: Allowance for Loan and Lease Losses.....	61,293	55,928	5,365	9.59
Net Loans and Leases.....	3,885,294	3,399,261	486,033	14.30
Fixed Assets.....	128,807	105,142	23,665	22.51
Other Real Estate Owned.....	25,041	3,413	21,628	633.69
Other Assets.....	122,732	142,008	(19,276)	(13.57)
TOTAL ASSETS	\$6,051,989	\$5,327,867	\$724,122	13.59
LIABILITIES				
Total Deposits.....	\$4,873,063	\$4,304,418	\$568,645	13.21
Funds Purchased & Repurchase Agreements.....	267,813	349,745	(81,932)	(23.43)
Demand Notes.....	21,737	10,703	11,034	103.09
Other Borrowed Funds.....	235,468	101,683	133,785	131.57
Mortgages and Leases.....	0	0	0	0.00
Other Liabilities.....	49,200	39,298	9,902	25.20
TOTAL LIABILITIES	\$5,447,281	\$4,805,847	\$641,434	13.35
CAPITAL				
Subordinated Notes and Debentures.....	\$350	\$350	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	120,836	121,029	(193)	(0.16)
Surplus.....	286,663	242,660	44,003	18.13
Undivided Profits and Capital Reserves.....	193,244	157,704	35,540	22.54
Unrealized Securities Gains & Losses (FASB 115).....	3,615	277	3,338	1,205.05
TOTAL CAPITAL	\$604,708	\$522,020	\$82,688	15.84
TOTAL LIABILITIES AND CAPITAL	\$6,051,989	\$5,327,867	\$724,122	13.59

STATE BANKS		
	1998	June 30 1997
Total Loans and Leases to Total Assets.....	64.56%	64.18%
Total Loans and Leases to Total Deposits.....	80.99%	80.27%
Total Capital and Reserve Accounts to Total Assets.....	10.89%	10.73%
Tier 1 Capital to Total Assets.....	9.99%	9.79%
Allowance for Loan and Lease Losses to Total Loans.....	1.55%	1.62%

Aggregate Assets, Liabilities and Capital of 17 national banks and 1 trust company, June 30, 1998, compared with 22 national banks and 1 trust company, June 30, 1997. Compiled from information provided by Montana national banks.

(000 omitted)				
	1998	June 30 1997	Increase/Decrease \$	%
ASSETS				
Cash and Balances Due from Banks.....	\$273,473	\$189,315	\$84,158	44.45
Securities - Held to Maturity.....	33,370	39,499	(6,129)	(15.52)
Securities - Available for Sale.....	413,366	507,095	(93,729)	(18.48)
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	446,736	546,594	(99,858)	(18.27)
Funds Sold & Repurchase Agreements.....	149,625	33,877	115,748	341.67
Loans and Leases.....	2,427,489	2,508,010	(80,521)	(3.21)
Less: Allowance for Loan and Lease Losses.....	32,823	37,276	(4,453)	(11.95)
Net Loans and Leases.....	2,394,666	2,470,734	(76,068)	(3.08)
Fixed Assets.....	57,672	59,003	(1,331)	(2.26)
Other Real Estate Owned.....	10,103	9,202	9,202	1,021.31
Other Assets.....	85,539	82,006	3,533	4.31
TOTAL ASSETS	\$3,417,814	\$3,382,430	\$35,384	1.05
LIABILITIES				
Total Deposits.....	\$2,756,030	\$2,787,984	(\$31,954)	(1.15)
Funds Purchased & Repurchase Agreements.....	216,848	181,716	35,132	19.33
Demand Notes.....	0	2,002	(2,002)	(100.00)
Other Borrowed Funds.....	39,519	25,365	14,154	55.80
Mortgages and Leases.....	800	0	800	N/A
Other Liabilities.....	55,531	67,450	(11,919)	(17.67)
TOTAL LIABILITIES	\$3,068,728	\$3,064,517	\$4,211	0.14
CAPITAL				
Subordinated Notes and Debentures.....	\$47,800	\$48,425	(625)	(1.29)
Preferred Stock.....	0	0	0	0.00
Common Stock.....	70,716	71,405	(689)	(0.96)
Surplus.....	101,913	103,413	(1,500)	(1.45)
Undivided Profits and Capital Reserves.....	123,845	92,718	31,127	33.57
Unrealized Securities Gains & Losses (FASB 115).....	4,812	1,952	2,860	146.52
TOTAL CAPITAL	\$349,086	\$317,913	\$31,173	9.81
TOTAL LIABILITIES AND CAPITAL	\$3,417,814	\$3,382,430	\$35,384	1.05
GRAND TOTAL - ALL BANKS IN MONTANA	\$9,469,803	\$8,710,297	\$759,506	8.72

NATIONAL BANKS		
	1998	June 30 1997
Total Loans and Leases to Total Assets.....	70.35%	73.34%
Total Loans and Leases to Total Deposits.....	88.08%	89.96%
Total Capital and Reserve Accounts to Total Assets.....	11.07%	10.39%
Tier 1 Capital to Total Assets.....	8.82%	7.97%
Allowance for Loan and Lease Losses to Total Loans.....	1.35%	1.49%

Kalispell..... First Security Bank

Kalispell..... First Security Bank

Laurel	Valley Bank	First Security Bank (f)	Yellowstone Bank (f)	Absarokee	Billings	Columbia Falls
	Valley Bank			Helena	Evergreen	Hamilton
	Thompson Falls			Libby	Polson	Polson
Lincoln	First Bank of Lincoln					
Livingson	American Bank (f)					
	Big Timber	Bozeman				
Lolo	Bitlerroot Valley Bank					
	Bonner	Frenchtown	St. Regis			
Malta	First Security Bank (f)					
	First State Bank (f)					
Manhattan	Manhattan State Bank					
Miles City	Amsterdam					
	Stockman Bank of Montana					
	Billings	Glendive	Hysham			
	Richey	Sidney	Wibaux			
	Worden					
Missoula	Advisor's Trust Co.					
	Community Bank of Missoula (f)					
	First Security Bank (f)					
Philipsburg	Pint Creek Valley Bank (f)					
	Drummond					
Plentywood	Montana State Bank (f)					
Polson	First Citizens Bank (f)					
	East Missoula					
	Security State Bank (f)					
Ronan	Ronan State Bank (f)					
	Pablo	Polson				
	Valley Bank of Ronan (f)					
	Arlee	Hot Springs				
Roundup	First Security Bank					
St. Ignatius	Lake County Bank (f)					
Seeley Lake	First Valley Bank (f)					
Shelby	First State Bank					
Sidney	1st Bank (f)					
Stanford	Basin State Bank					
	Lewistown					
Terry	State Bank of Terry (f)					
Thompson Falls	First State Bank of Thompson Falls					
Three Forks	Security Bank of Three Forks					
Townsend	State Bank of Townsend (f)					
Victor	Farmers State Bank (f)					
	Darby	Florence	Hamilton			
	Stevensville					
West Yellowstone	First Security Bank					
Whitefish	Glacier Bank of Whitefish (f)					
Wolf Point	Western Bank of Wolf Point (f)					
(f) Member of the Federal Reserve System						
*Opened 8-10-98, assuming certain assets and liabilities of Q Bank, which was closed 8-7-98						
STATE BANKING BOARD ACTIONS:						
8-7-98 - Approved the application of United Financial Corp., to form a new bank in Fort Benton						
11-20-98 - Approved the application of Forstrom Bancorporation to form a shell bank to consolidate its ownership of First Valley Bank, Seeley Lake						

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ABSTRACT OF REPORTS
OF CONDITION
OF
MONTANA
STATE BANKS
AND
TRUST COMPANIES

NATIONAL BANKS

TRUST COMPANIES

December 31, 1998

of Cor

Commission & Financial

OFFICE STAFF

Deputy Clerk

..... Office

THE ENIA APEA EXAMINER

USO..... Bank Examiner

Senior Ba

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B:

PLINGS AREA EXAMINER

..... Senior B

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THE DOCUMENTS COL

SPECIAL DOCUMENTS COLLECTION

MONTANA STATE LIBRARY

Aggregate Assets, Liabilities and Capital of 72 state banks and 3 trust companies, December 31, 1998, compared with 76 state banks and 2 trust companies, December 31, 1997.

	(000 omitted)		
	December 31 1998	December 31 1997	Increase/Decrease \$%
ASSETS			
Cash and Balances Due from Banks.....	\$414,786	\$374,489	\$40,297 10.76
Securities - Held to Maturity.....	398,252	448,081	(49,829) (11.12)
Securities - Available for Sale.....	1,196,042	850,008	346,034 40.71
Securities - Held for Trading.....	0	0	0 0.00
Total Securities.....	1,594,294	1,298,089	296,205 22.82
Funds Sold & Repurchase Agreements.....	225,022	199,428	25,594 12.83
Loans and Leases.....	3,883,537	3,478,610	404,927 11.64
Less: Allowance for Loan and Lease Losses.....	62,666	58,003	4,663 8.04
Net Loans and Leases.....	3,820,871	3,420,607	400,264 11.70
Fixed Assets.....	142,419	114,957	27,462 23.89
Other Real Estate Owned.....	21,090	23,559	(2,469) (10.48)
Other Assets.....	125,506	114,425	11,081 9.68
TOTAL ASSETS	\$6,343,988	\$5,545,554	\$798,434 14.40
LIABILITIES			
Interest-Bearing Deposits.....	\$4,191,561	\$3,727,651	\$463,910 12.45
Non-Interest-Bearing Deposits.....	978,878	878,186	100,692 11.47
Funds Purchased & Repurchase Agreements.....	255,253	254,232	1,021 0.40
Demand Notes.....	9,512	10,663	(1,151) (10.79)
Other Borrowed Funds.....	232,248	83,441	148,807 178.34
Other Liabilities.....	50,320	46,156	4,164 9.02
TOTAL LIABILITIES	\$5,717,772	\$5,000,329	\$717,443 14.35
CAPITAL			
Subordinated Notes and Debentures.....	\$350	\$350	0 0.00
Preferred Stock.....	0	0	0 0.00
Common Stock.....	120,946	121,815	(869) (0.71)
Surplus.....	293,098	253,425	39,673 15.65
Undivided Profits and Capital Reserves.....	203,898	166,385	37,513 22.55
Unrealized Securities Gains & Losses (FASB 115).....	7,924	3,250	4,674 143.82
TOTAL CAPITAL	\$626,216	\$545,225	80,991 14.85
TOTAL LIABILITIES AND CAPITAL	\$6,343,988	\$5,545,554	\$798,434 14.40

STATE BANKS

	December 31, 1998	1997
Total Loans and Leases to Total Assets.....	60.62%	62.08%
Total Loans and Leases to Total Deposits.....	75.11%	93.32%
Total Capital and Reserve Accounts to Total Assets.....	10.75%	10.77%
Tier 1 Capital to Total Assets.....	9.87%	9.83%
Allowance for Loan and Lease Losses to Total Loans.....	1.61%	1.67%

Aggregate Assets, Liabilities and Capital of 17 national banks and 1 trust company, December 31, 1998, compared with 20 national banks and 1 trust company, December 31, 1997. Compiled from information provided by Montana national banks.

	(000 omitted)		
	December 31 1998	December 31 1997	Increase/Decrease \$%
ASSETS			
Cash and Balances Due from Banks.....	\$264,005	\$302,784	(\$38,779) (12.81)
Securities - Held to Maturity.....	29,081	34,879	(5,798) (16.62)
Securities - Available for Sale.....	456,920	482,397	(25,477) (5.28)
Securities - Held for Trading.....	0	737	(737) (100.00)
Total Securities.....	486,001	518,013	(32,012) (6.18)
Funds Sold & Repurchase Agreements.....	343,256	185,625	157,631 84.92
Loans and Leases.....	2,260,332	2,378,690	(118,358) (4.98)
Less: Allowance for Loan and Lease Losses.....	30,623	34,495	(3,872) (11.22)
Net Loans and Leases.....	2,229,709	2,344,195	(114,486) (4.88)
Fixed Assets.....	56,343	57,556	(1,213) (2.11)
Other Real Estate Owned.....	1,253	9,187	(7,934) (86.36)
Other Assets.....	98,617	75,545	23,072 30.54
TOTAL ASSETS	\$3,479,184	\$3,492,905	(\$13,721) (0.39)
LIABILITIES			
Interest-Bearing Deposits.....	\$2,339,516	\$2,315,602	\$23,914 1.03
Non-Interest-Bearing Deposits.....	609,178	559,993	49,185 8.78
Funds Purchased & Repurchase Agreements.....	122,870	218,831	(95,961) (43.85)
Demand Notes.....	0	0	0 0.00
Other Borrowed Funds.....	11,956	11,366	590 5.19
Other Liabilities.....	54,844	61,133	(6,289) (10.29)
TOTAL LIABILITIES	\$3,138,364	\$3,166,925	(28,561) (0.90)
CAPITAL			
Subordinated Notes and Debentures.....	\$47,800	\$48,273	(473) (0.98)
Preferred Stock.....	0	0	0 0.00
Common Stock.....	70,716	69,715	1,001 1.44
Surplus.....	101,948	101,913	35 0.03
Undivided Profits and Capital Reserves.....	116,029	100,980	15,049 14.90
Unrealized Securities Gains & Losses (FASB 115).....	4,327	5,099	(772) (15.14)
TOTAL CAPITAL	\$340,820	\$325,980	14,840 4.55
TOTAL LIABILITIES AND CAPITAL	\$3,479,184	\$3,492,905	(\$13,721) (0.39)
GRAND TOTAL - ALL BANKS IN MONTANA	\$9,823,172	\$9,038,459	\$784,713 8.68

NATIONAL BANKS

	December 31, 1998	1997
Total Loans and Leases to Total Assets.....	64.40%	67.43%
Total Loans and Leases to Total Deposits.....	76.66%	102.72%
Total Capital and Reserve Accounts to Total Assets.....	10.58%	10.22%
Tier 1 Capital to Total Assets.....	8.42%	7.95%
Allowance for Loan and Lease Losses to Total Loans.....	1.35%	1.45%

MONTANA NATIONAL BANKS AND TRUST COMPANIES
(Cities with branches are in *italics*)

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MONTANA NATIONAL BANKS AND TRUST COMPANIES (Cities with branches are in italics)			
Absarokee	United Bank, N.A. <i>Columbia</i>		
Billings	Northwest Bank Montana, N.A. <i>Anaconda</i>	Baker	Big Sandy
	Bozeman	Circle	Chester
	Chinook	Cutler	Conrad
	Dillon	Forsyth	Glasgow
	Great Falls	Havre	Helena
	Kalispell	Lewistown	Livingston
	Missoula	Red Lodge	Roundup
	Rudyard	Shelby	Sidney
	Superior	Valley	
	U. S. Bank National Association	MT	
	Bozeman	Butte	Great Falls
	Havre	Helena	Miles City
	Missoula		
	U. S. Bank Trust National Association	MT	
	Bozeman	Great Falls	Helena
Browning	Blackfoot National Bank		
Chinook	Western Bank of Chinook, N.A.		
Columbia Falls	First Citizens Bank, N.A.		
Conrad	Marquette Bank Montana, N.A. <i>Cut Bank</i>		
	First National Bank		
Etakaka	First National Bank		
Fairfield	<i>Vaughn</i>		
Harlowton	Continental National Bank		
Helena	<i>Ryegate</i>		
	Mountain West Bank, N.A.		
Kalispell	<i>Great Falls</i>	Missoula	
	BankWest, N.A.		
	Montana First National Bank		
Lewistown	First National Bank of Lewistown		
Libby	First National Bank of Montana <i>Anaconda</i>	Butte	Missoula
	<i>Troy</i>		
Red Lodge	United States National Bank		
Twin Bridges	Ruby Valley National Bank <i>Sheridan</i>		
White Sulphur Springs ..	First National Bank of the Rockies <i>Clyde Park</i>	Emigrant	

David Novotny Bank Examiner
Michael Klinkhammer Bank Examiner

BILLINGS AREA EXAMINERS
Darryl Redman Bank Examination

Barry Smith Senior Bank Examiner

Shad Hupka Bank Examiner
Kelly Turner Bank Examiner

MONTANA STATE
1515 E. 6th AVE.
MONTANA 59620

MONTANA STATE
1515 E. 6th AVE.
HELENA, MONTANA 59620

Department

of Banking Institutions

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Aggregate Assets, Liabilities and Capital of 69 state banks and 3 trust companies, June 30, 1999, compared with 74 state banks and 2 trust companies, June 30, 1998.

	(000 omitted)		
	1999	June 30 1998	Increase/Decrease \$%
ASSETS			
Cash and Balances Due from Banks.....	\$372,038	\$366,721	\$5,317 1.45
Securities - Held to Maturity.....	410,693	404,282	6,411 1.59
Securities - Available for Sale.....	1,268,029	975,522	292,507 29.98
Securities - Held for Trading.....	1,277	0	1,277 N/A
Total Securities.....	1,679,999	1,379,804	300,195 21.76
Funds Sold & Repurchase Agreements.....	118,572	143,590	(25,018) (17.42)
Loans and Leases.....	4,078,875	3,946,587	132,288 3.35
Less: Allowance for Loan and Lease Losses.....	64,526	61,293	3,233 5.27
Net Loans and Leases.....	4,014,349	3,885,294	129,055 3.32
Fixed Assets.....	148,534	128,807	19,727 15.32
Other Real Estate Owned.....	5,719	25,041	(19,322) (77.16)
Other Assets.....	148,218	122,732	25,486 20.77
TOTAL ASSETS	\$6,487,429	\$6,051,989	\$435,440 7.19
LIABILITIES			
Interest-Bearing Deposits.....	\$4,095,723	\$3,992,058	\$103,665 2.60
Non-Interest-Bearing Deposits.....	934,556	881,005	53,551 6.08
Funds Purchased & Repurchase Agreements.....	370,045	267,813	102,232 38.17
Demand Notes.....	13,846	21,737	(7,891) (36.30)
Other Borrowed Funds.....	411,392	235,468	175,924 74.71
Other Liabilities.....	43,650	49,200	(5,550) (11.28)
TOTAL LIABILITIES	\$5,869,212	\$5,447,281	\$421,931 7.75
CAPITAL			
Subordinated Notes and Debentures.....	\$350	\$350	0 0.00
Preferred Stock.....	0	0	0 0.00
Common Stock.....	121,272	120,836	436 0.36
Surplus.....	305,208	286,663	18,545 6.47
Undivided Profits and Capital Reserves.....	200,878	193,244	7,634 3.95
Unrealized Securities Gains & Losses (FASB 115).....	(9,491)	3,615	(13,106) (362.54)
TOTAL CAPITAL	\$618,217	\$604,708	\$13,509 2.23
TOTAL LIABILITIES AND CAPITAL	\$6,487,429	\$6,051,989	\$435,440 7.19

STATE BANKS

	1999	June 30 1998
Total Loans and Leases to Total Assets.....	62.25%	64.56%
Total Loans and Leases to Total Deposits.....	81.09%	98.86%
Total Capital and Reserve Accounts to Total Assets.....	10.42%	10.89%
Tier 1 Capital to Total Assets.....	9.52%	9.99%
Allowance for Loan and Lease Losses to Total Loans.....	1.58%	1.55%

Aggregate Assets, Liabilities and Capital of 18 national banks and 1 trust company, June 30, 1999, compared with 17 national banks and 1 trust company, June 30, 1998. Compiled from information provided by Montana national banks.

	(000 omitted)		
	1999	June 30 1998	Increase/Decrease \$%
ASSETS			
Cash and Balances Due from Banks.....	\$256,520	\$273,473	(\$16,953) (6.20)
Securities - Held to Maturity.....	28,964	33,370	(4,406) (13.20)
Securities - Available for Sale.....	392,036	413,366	(21,330) (5.16)
Securities - Held for Trading.....	2,515	0	2,515 N/A
Total Securities.....	423,515	446,736	(23,221) (5.20)
Funds Sold & Repurchase Agreements.....	270,313	149,625	120,688 80.66
Loans and Leases.....	2,268,478	2,427,489	(159,011) (6.55)
Less: Allowance for Loan and Lease Losses.....	19,475	32,823	(13,348) (40.67)
Net Loans and Leases.....	2,249,003	2,394,666	(145,663) (6.08)
Fixed Assets.....	54,320	57,672	(3,352) (5.81)
Other Real Estate Owned.....	525	10,103	(9,578) (94.80)
Other Assets.....	107,831	85,539	22,292 26.06
TOTAL ASSETS	\$3,362,027	\$3,417,814	(\$55,787) (1.63)
LIABILITIES			
Interest-Bearing Deposits.....	\$2,263,957	\$2,250,783	\$13,174 0.59
Non-Interest-Bearing Deposits.....	522,587	505,247	17,340 3.43
Funds Purchased & Repurchase Agreements.....	108,834	216,848	(108,014) (49.81)
Demand Notes.....	750	0	750 N/A
Other Borrowed Funds.....	56,228	40,319	15,909 39.46
Other Liabilities.....	52,814	55,531	(2,717) (4.89)
TOTAL LIABILITIES	\$3,005,170	\$3,068,728	(63,558) (2.07)
CAPITAL			
Subordinated Notes and Debentures.....	\$47,800	\$47,800	0 0.00
Preferred Stock.....	0	0	0 0.00
Common Stock.....	72,716	70,716	2,000 2.83
Surplus.....	105,717	101,913	3,804 3.73
Undivided Profits and Capital Reserves.....	130,846	123,845	7,001 5.65
Unrealized Securities Gains & Losses (FASB 115).....	(222)	4,812	(5,034) (104.61)
TOTAL CAPITAL	\$356,857	\$349,086	\$7,771 2.23
TOTAL LIABILITIES AND CAPITAL	\$3,362,027	\$3,417,814	(\$55,787) (1.63)
GRAND TOTAL - ALL BANKS IN MONTANA	\$9,849,456	\$9,469,803	\$379,653 4.01

NATIONAL BANKS

	1999	June 30 1998
Total Loans and Leases to Total Assets.....	67.08%	70.35%
Total Loans and Leases to Total Deposits.....	81.41%	107.85%
Total Capital and Reserve Accounts to Total Assets.....	11.13%	11.07%
Tier 1 Capital to Total Assets.....	9.19%	8.82%
Allowance for Loan and Lease Losses to Total Loans.....	0.86%	1.35%

Aggregate Assets, Liabilities and Capital of 67 state banks and 4 trust companies, June 30, 2000, compared with 69 state banks and 3 trust companies, June 30, 1999.

	(000 omitted)			
	June 30		Increase/Decrease	
	2000	1999	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$337,823	\$372,038	(\$34,215)	(9.20)
Securities - Held to Maturity.....	399,112	410,693	(11,581)	(2.82)
Securities - Available for Sale.....	1,266,432	1,268,029	(1,597)	(0.13)
Securities - Held for Trading.....	0	1,277	(1,277)	(100.00)
Total Securities.....	1,665,544	1,679,999	(14,455)	(0.86)
Funds Sold & Repurchase Agreements.....	70,933	118,572	(47,639)	(40.18)
Loans and Leases.....	4,583,245	4,078,875	504,370	12.37
Less: Allowance for Loan and Lease Losses.....	67,421	64,526	2,895	4.49
Net Loans and Leases.....	4,515,824	4,014,349	501,475	12.49
Fixed Assets.....	164,319	148,534	15,785	10.63
Other Real Estate Owned.....	12,015	5,719	6,296	110.09
Other Assets.....	174,011	148,218	25,793	17.40
TOTAL ASSETS	\$6,940,469	\$6,487,429	\$453,040	6.98
LIABILITIES				
Interest-Bearing Deposits.....	\$4,369,053	\$4,095,723	\$273,330	6.67
Non-Interest-Bearing Deposits.....	984,024	934,556	49,468	5.29
Funds Purchased & Repurchase Agreements.....	367,518	370,045	(2,527)	(0.68)
Demand Notes.....	17,259	13,846	3,413	24.65
Other Borrowed Funds.....	507,948	411,392	96,556	23.47
Other Liabilities.....	49,584	43,650	5,934	13.59
TOTAL LIABILITIES	\$6,295,386	\$5,869,212	426,174	7.26
CAPITAL				
Subordinated Notes and Debentures.....	\$350	\$350	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	119,468	121,272	(1,804)	(1.49)
Surplus.....	340,293	305,208	35,085	11.50
Undivided Profits and Capital Reserves.....	207,056	200,878	6,178	3.08
Unrealized Securities Gains & Losses (FASB 115).....	(22,084)	(9,491)	(12,593)	132.68
TOTAL CAPITAL	\$645,083	\$618,217	26,866	4.35
TOTAL LIABILITIES AND CAPITAL	\$6,940,469	\$6,487,429	\$453,040	6.98

Aggregate Assets, Liabilities and Capital of 18 national banks and 1 trust company, June 30, 2000, compared with 18 national banks and 1 trust company, June 30, 1999. Compiled from information provided by Montana national banks.

	(000 omitted)			
	June 30		Increase/Decrease	
	2000	1999	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$229,677	\$256,520	(\$26,843)	(10.46)
Securities - Held to Maturity.....	27,530	28,964	(1,434)	(4.95)
Securities - Available for Sale.....	347,576	392,036	(44,460)	(11.34)
Securities - Held for Trading.....	0	2,515	(2,515)	(100.00)
Total Securities.....	375,106	423,515	(48,409)	(11.43)
Funds Sold & Repurchase Agreements.....	497,010	270,313	226,697	83.86
Loans and Leases.....	2,235,632	2,268,478	(32,846)	(1.45)
Less: Allowance for Loan and Lease Losses.....	29,425	19,475	9,950	51.09
Net Loans and Leases.....	2,206,207	2,249,003	(42,796)	(1.90)
Fixed Assets.....	53,863	54,320	(457)	(0.84)
Other Real Estate Owned.....	1,706	525	1,181	224.95
Other Assets.....	161,622	107,831	53,791	49.88
TOTAL ASSETS	\$3,525,191	\$3,362,027	\$163,164	4.85
LIABILITIES				
Interest-Bearing Deposits.....	\$2,261,806	\$2,263,957	(\$2,151)	(0.10)
Non-Interest-Bearing Deposits.....	630,566	522,587	107,979	20.66
Funds Purchased & Repurchase Agreements.....	115,368	108,834	6,534	6.00
Demand Notes.....	25	750	(725)	(96.67)
Other Borrowed Funds.....	98,684	56,228	42,456	75.51
Other Liabilities.....	56,882	52,814	4,068	7.70
TOTAL LIABILITIES	\$3,163,331	\$3,005,170	158,161	5.26
CAPITAL				
Subordinated Notes and Debentures.....	\$48,010	\$47,800	210	0.44
Preferred Stock.....	0	0	0	0.00
Common Stock.....	72,701	72,716	(15)	(0.02)
Surplus.....	105,717	105,717	0	0.00
Undivided Profits and Capital Reserves.....	138,158	130,846	7,312	5.59
Unrealized Securities Gains & Losses (FASB 115).....	(2,726)	(222)	(2,504)	1,127.93
TOTAL CAPITAL	\$361,860	\$356,857	5,003	1.40
TOTAL LIABILITIES AND CAPITAL	\$3,525,191	\$3,362,027	\$163,164	4.85
GRAND TOTAL - ALL BANKS IN MONTANA				
	\$10,465,660	\$9,849,456	\$616,204	6.26

STATE BANKS

June 30

STATE DOCUMENTS COLLECTION

	2000	1999
Total Loans and Leases to Total Assets.....	65.40%	62.25%
Total Loans and Leases to Total Deposits.....	85.62%	81.09%
Total Capital and Reserve Accounts to Total Assets.....	10.17%	10.42%
Tier 1 Capital to Total Assets.....	9.29%	9.52%
Allowance for Loan and Lease Losses to Total Loans.....	1.47%	1.58%

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MONTANA STATE LIBRARY

1515 E. 6th AVE.

HELENA, MONTANA 59620

NATIONAL BANKS

June 30

	2000	1999
Total Loans and Leases to Total Assets.....	62.89%	67.08%
Total Loans and Leases to Total Deposits.....	77.29%	81.41%
Total Capital and Reserve Accounts to Total Assets.....	11.01%	11.13%
Tier 1 Capital to Total Assets.....	8.90%	9.19%
Allowance for Loan and Lease Losses to Total Loans.....	1.32%	0.86%

MONTANA NATIONAL BANKS AND TRUST COMPANIES (Cities with branches are in <i>italics</i>)		
Absoakee	United Bank of Absarokee, N.A.	
Billings	Columbus	
	Wells Fargo Bank Montana, N.A.	
	Anaconda Baker Big Sandy Bozeman	
	Butte Chester Chinook Circle	
	Conrad Dillon Forsyth Glasgow	
	Great Falls Havre Helena Kalispell	
	Lewistown Livingston Missoula Red Lodge	
	Roundup Rudyard Shelby Sidney	
	Superior Valier	
	U.S. Bank National Association MT	
	Bozeman Butte Great Falls Havre	
	Helena Miles City Missoula	
	U.S. Bank Trust National Association MT	
	Bozeman Great Falls Helena Missoula	
Browning	Blackfeet National Bank	
Chinook	Western Bank of Chinook, N.A.	
Columbia Falls	First Citizens Bank, N.A.	
Ekalaka	First National Bank	
Fairfield	First National Bank	
	Vaughn	
Harlowton	Continental National Bank	
	Ryegate	
Helena	Mountain West Bank, N.A.	
	Bozeman Great Falls Missoula	
Kalispell	BankWest, N.A.	
	Montana First National Bank	
Lewistown	First National Bank of Lewistown	
Libby	First National Bank of Montana	
	Anaconda Butte Missoula Troy	
Red Lodge	United States National Bank	
Twin Bridges	Ruby Valley National Bank	
	Sheridan	
White Sulphur Springs	Bank of the Rockies, N.A.	
	Clyde Park Emigrant Livingston	

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MONTANA STATE LIBRARY
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HELENA, MONTANA 59601

JAN 07 2002
MONTANA STATE LIBRARY
1515 E. 6th AVE.
HELENA MONTANA 59601

Aggregate Assets, Liabilities and Capital of 66 state banks and 3 trust companies, June 30, 2001, compared with 67 state banks and 4 trust companies, June 30, 2000.

(000 omitted)				
	June 30		Increase/Decrease	
	2001	2000	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$490,181	\$337,823	\$152,358	45.10
Securities - Held to Maturity.....	294,441	399,112	(104,671)	(26.23)
Securities - Available for Sale.....	1,476,479	1,266,432	210,047	16.59
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	1,770,920	1,665,544	105,376	6.33
Funds Sold & Repurchase Agreements.....	181,027	70,933	110,094	155.21
Loans and Leases.....	5,793,797	4,583,245	1,210,552	26.41
Less: Allowance for Loan and Lease Losses.....	87,028	67,421	19,607	29.08
Net Loans and Leases.....	5,706,769	4,515,824	1,190,945	26.37
Fixed Assets.....	204,878	164,319	40,559	24.68
Other Real Estate Owned.....	7,282	12,015	(4,733)	(39.39)
Other Assets.....	318,176	174,011	144,165	82.85
TOTAL ASSETS	\$8,679,233	\$6,940,469	\$1,738,764	25.05
LIABILITIES				
Interest-Bearing Deposits.....	\$5,571,421	\$4,369,053	\$1,202,368	27.52
Non-Interest-Bearing Deposits.....	1,197,895	984,024	213,871	21.73
Funds Purchased & Repurchase Agreements.....	369,885	367,518	2,367	0.64
Demand Notes.....	0	17,259	(17,259)	(100.00)
Other Borrowed Funds.....	624,102	507,948	116,154	22.87
Other Liabilities.....	84,562	49,584	34,978	70.54
TOTAL LIABILITIES	\$7,847,865	\$6,295,386	\$1,552,479	24.66
CAPITAL				
Subordinated Notes and Debentures.....	\$350	\$350	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	121,574	119,468	2,106	1.76
Surplus.....	508,895	340,293	168,602	49.55
Undivided Profits and Capital Reserves.....	189,288	207,056	(17,768)	(8.58)
Unrealized Securities Gains & Losses (FASB 115).....	11,261	(22,084)	33,345	(150.99)
TOTAL CAPITAL	\$831,368	\$645,083	186,285	28.88
TOTAL LIABILITIES AND CAPITAL	\$8,679,233	\$6,940,469	\$1,738,764	25.05

STATE BANKS	June 30	
	2001	2000
Total Loans and Leases to Total Assets.....	66.09%	65.40%
Total Loans and Leases to Total Deposits.....	85.59%	85.62%
Total Capital and Reserve Accounts to Total Assets.....	10.48%	10.17%
Tier 1 Capital to Total Assets.....	9.57%	9.29%
Allowance for Loan and Lease Losses to Total Loans.....	1.50%	1.47%

Aggregate Assets, Liabilities and Capital of 17 national banks and 1 trust company, June 30, 2001, compared with 18 national banks and 1 trust company, June 30, 2000. Compiled from information provided by Montana national banks.

	(000 omitted)		
	June 30		Increase/Decrease
	2001	2000	\$ %
ASSETS			
Cash and Balances Due from Banks.....	\$255,337	\$229,677	\$25,660 11.17
Securities - Held to Maturity.....	32,883	27,530	5,353 19.44
Securities - Available for Sale.....	330,218	347,576	(17,358) (4.99)
Securities - Held for Trading.....	0	0	0 0.00
Total Securities.....	363,101	375,106	(12,005) (3.20)
Funds Sold & Repurchase Agreements.....	658,498	497,010	161,488 32.49
Loans and Leases.....	2,143,616	2,235,632	(92,016) (4.12)
Less: Allowance for Loan and Lease Losses.....	29,243	29,425	(182) (0.62)
Net Loans and Leases.....	2,114,373	2,206,207	(91,834) (4.16)
Fixed Assets.....	60,608	53,863	6,745 12.52
Other Real Estate Owned.....	1,506	1,706	(200) (11.72)
Other Assets.....	116,226	161,622	(45,396) (28.09)
TOTAL ASSETS	\$3,569,649	\$3,525,191	\$44,458 1.26
LIABILITIES			
Interest-Bearing Deposits.....	\$2,406,946	\$2,261,806	\$145,140 6.42
Non-Interest-Bearing Deposits.....	564,811	630,566	(65,755) (10.43)
Funds Purchased & Repurchase Agreements.....	126,748	115,368	11,380 9.86
Demand Notes.....	0	25	(25) (100.00)
Other Borrowed Funds.....	56,034	98,684	(42,650) (43.22)
Other Liabilities.....	54,248	56,882	(2,634) (4.63)
TOTAL LIABILITIES	\$3,208,787	\$3,163,331	\$45,456 1.44
CAPITAL			
Subordinated Notes and Debentures.....	\$10,850	\$48,010	(37,160) (77.40)
Preferred Stock.....	0	0	0 0.00
Common Stock.....	71,771	72,701	(930) (1.28)
Surplus.....	111,544	105,717	5,827 5.51
Undivided Profits and Capital Reserves.....	163,921	138,158	25,763 18.65
Unrealized Securities Gains & Losses (FASB 115).....	2,776	(2,726)	5,502 (201.83)
TOTAL CAPITAL	\$360,862	\$361,860	(998) (0.28)
TOTAL LIABILITIES AND CAPITAL	\$3,569,649	\$3,525,191	\$44,458 1.26

GRAND TOTAL - ALL BANKS IN MONTANA	\$12,248,882	\$10,465,660	\$1,783,222	17.04
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NATIONAL BANKS	June 30	
	2001	2000
Total Loans and Leases to Total Assets.....	59.56%	62.89%
Total Loans and Leases to Total Deposits.....	72.13%	77.29%
Total Capital and Reserve Accounts to Total Assets.....	10.84%	11.01%
Tier 1 Capital to Total Assets.....	9.81%	8.90%
Allowance for Loan and Lease Losses to Total Loans.....	1.36%	1.32%